

**13.6 NOTICE OF MOTION - RURAL BANKING OPTIONS (WEE WAA)****Attachments: Nil**

I, Councillor Maxine Booby, give notice that at the next Ordinary Meeting of Council be held on 27 July 2021, I intend to move the following motion:

**MOTION****1. That Council notes that:**

- a. Bank branch and ATM closures are leaving many communities without access to financial services, especially in regional Australia.**
- b. Since 1975 the number of bank branches in regional Australia has fallen by more than 60 per cent, and there are more than 1,500 communities across Australia with no bank branches at all.**
- c. A large proportion of the population, including the elderly, disabled, small businesses and local schools and charities, will always have a need for face-to-face financial services despite advances in technology.**
- d. For hundreds of communities, their only access to cash and financial services is through Bank@Post at their community Post Office.**
- e. Bank@Post is an essential service to all communities, but is vulnerable to commercial decision-making by the banks, which can choose to withdraw their participation.**

- 2. That Council calls on the Commonwealth Parliament to pass the Commonwealth Postal Savings Bank Bill to establish a post office people's bank, fully guaranteed by the Commonwealth, as a dedicated postal savings bank, operating exclusively through Australia Post's corporate and licensed post offices, which will ensure basic banking services—including deposit-taking, business and personal lending, and access to cash—are available to all Australians, and will contribute to Australia's national economic development.**

**RATIONALE**

As Councillors would be aware Wee Waa has recently lost both banks and their services.

This has disadvantaged many people and businesses and charity groups in town. Businesses have had to allow an employee to travel to Narrabri to do business banking. This involves 1-2 hours of lost time. Businesses need to bank daily takings and or access cash to service customers in their shopping. Not everyone uses eftpos cards.

Charities do not have local access for cash for functions and these functions run on cash, ie: raffles, street stalls, Christmas carnival etc. A Commonwealth Postal Savings Bank would ensure these services that are so important to the smooth functioning of a community.

The present arrangement between the National Australia Bank and Commonwealth Banks can change at the banks' whim. Already charges for transactions have increased to \$4.50.

The situation in Wee Waa is exacerbated by the removal of the town's ATM. Eftpos is available for limited cash at IGA and the Bowling Club if you are a member. When the internet went down last week for 3 days people could not access their money and businesses could not service cards or cash outs.

A Commonwealth Postal Savings Bank (CPSB) would permanently secure the financial viability of Australia Post and the LPOs, based on a legislated agreement with Australia Post that guarantees the LPOs share the revenue - their income will not be at the mercy of the private banks deciding whether or not to renew their Bank@Post deals.

It would guarantee financial services for all Australians. The private banks have abandoned small towns in regional Australia and low-income suburbs, but they all have post offices, through which they will be able to bank with CPSB.

It would guarantee bank deposits. The CPSB will be a public bank, owned by the government, which will guarantee all deposits, so Australians who bank at the postal bank will know they won't lose their savings in a financial crisis or deposit "bail in".

There would be no "de-banking". As a public bank the CPSB will not be allowed to discriminate by de-banking lawful businesses.

It would support cash payments. The private banks are trying to do away with cash, which would be a disaster. The CPSB would allow people to always access cash.

I commend this Notice of Motion to Council.

#### **EXECUTIVE MANAGEMENT COMMENT**

It should be noted that the above motion is a template motion drafted by the Australian Citizens Party.

<https://citizensparty.org.au/media-releases/unite-australia-support-commonwealth-postal-savings-bank>

**13.6 NOTICE OF MOTION - RURAL BANKING OPTIONS (WEE WAA)****MINUTE 131/2021**

Moved: Cr Maxine Booby      Seconded: Cr Ron Campey

**1. That Council notes that:**

- a. Bank branch and ATM closures are leaving many communities without access to financial services, especially in regional Australia.
- b. Since 1975 the number of bank branches in regional Australia has fallen by more than 60 per cent, and there are more than 1,500 communities across Australia with no bank branches at all.
- c. A large proportion of the population, including the elderly, disabled, small businesses and local schools and charities, will always have a need for face-to-face financial services despite advances in technology.
- d. For hundreds of communities, their only access to cash and financial services is through Bank@Post at their community Post Office.
- e. Bank@Post is an essential service to all communities, but is vulnerable to commercial decision-making by the banks, which can choose to withdraw their participation.

**2. That Council calls on the Commonwealth Parliament to pass the Commonwealth Postal Savings Bank Bill to establish a post office people's bank, fully guaranteed by the Commonwealth, as a dedicated postal savings bank, operating exclusively through Australia Post's corporate and licensed post offices, which will ensure basic banking services—including deposit-taking, business and personal lending, and access to cash—are available to all Australians, and will contribute to Australia's national economic development.**

**3. That Council write to the Local State and Federal Members of Parliament, to inform them of Councils desire to support the passage of the Commonwealth Postal Savings Bank Bill through Parliament.**

In Favour:      Crs Ron Campbell, Maxine Booby, Ron Campey, Lloyd Finlay and Robert Kneale

Against:      Nil

**CARRIED 5/0**

At 2:24 pm, Cr Catherine Redding returned to the meeting.

## 12.1.7 POSTAL SAVINGS BANK

**Date:** 22 July 2021  
**Author:** Thomas Upton – Chief Executive Officer  
**File ID:**  
**Letter ID:**  
**Attachment:** Doc. 1639582  
**Minute No:** OM005068

---

### **Resolution:**

#### ***Council resolves that:***

- 1. The reduction in bank branches has reduced access to banking and financial services in rural communities.***
- 2. Access to banking services through existing commercial arrangements between banks and Australia Post do not offer long term security of access to services in rural communities.***
- 3. Banana Shire Council supports the establishment by the Commonwealth, of a Commonwealth Postal Savings Bank as the more reliable and secure way to ensure continued access to banking services for rural communities.***

***Moved: Cr Pender***

***Seconded: Cr Leo***

***Carried***

---

### **Report**

Attached to this report is correspondence from the Australian Citizens Party including draft legislation to establish a Postal Savings Bank in Australia. The Australian Citizens Party is seeking Council support for the establishment of the Postal Savings Bank.

Councillors would be well aware of the withdrawal of banking services across Australia over the last 30 years and how the adverse effect of this has been disproportionately felt by small rural communities.

Three commercial banks currently banking have banking service arrangements with Australia Post (National Australia Bank, Commonwealth Bank and Westpac Bank). The National Australia Bank and Commonwealth Bank have agreements extending through to 2030 with Westpac Bank currently negotiating longer term arrangements with Australia Post.

The existing commercial arrangements between the major banks and Australia Post does not offer the same level of security of access to banking services as government mandated services such as that proposed by the proponents of the Postal Savings Bank.

Council endorsement of the proposal is recommended.

---

### **Executive Service General Business**

Mayor Ferrier provided an update on Central Queensland Beef Corridors and a discussion followed.

Cr Pender raised the matter of Shovel Ready Projects with the CEO and a discussion followed.

---

## 9.1 Officers Report – Chief Executive Officer

### 9.1.3 National Postal Saving Bank

<b>File Reference</b>	<b>1.3.5.12</b>
<b>Disclosure of Interest</b>	<b>None</b>
<b>Voting Requirements</b>	<b>Simple Majority</b>
<b>Attachments</b>	<b>Email Correspondence from Melissa Harrison</b>

#### Purpose of Report

To present to Council a request from the Australian Citizens Party regarding the establishment of a national Postal Savings Bank.

#### Background

As discussed at the October Councillor Discussion Session, Councillors received an email from a Melissa Harrison, who introduces herself as a researcher and reporter for the Australian Alert Service, the weekly magazine of the Australian Citizens Party.

The correspondence (attached) speaks about the “steady erosion of banking services in regional and rural Australia”, and details the following:

*Access to local banking services is critical in our regional communities. With the banks pulling out of regional Australia at a record pace, the public is increasingly relying on Australia Post to provide banking services. However, Australia Post is too vulnerable to the whims of the government of the day and commercial decisions from the Big Four banks.....*

*...Alarmingly, there are no written guarantees that the banking deal with the Licensed Post Offices will continue. The LPOs are vulnerable to the banks pulling out unexpectedly, leaving them where they were before the Bank@Post deal—on the edge of bankruptcy and being exploited by the government and the banks. The big banks are already throwing their weight around by charging exorbitant fees for their customers who want to bank through Australia Post. Without the banking services provided by Australia Post, many parts of regional Australia would not have access to banking at all.*

*We are calling on local councils and organisations to ask them to join us in fighting for federal legislation to create a Commonwealth Postal Savings Bank. A public postal savings bank will guarantee banking services at Australia Post, and support the Licensed Post Offices to provide financial services for regional and rural Australians.*

*We have drafted legislation for a public postal bank, the Commonwealth Postal Savings Bank Bill 2021.*

Councillors sought to have the matter referred to the November Council meeting for a determination.

### Comment

The correspondence seeks Councils to support the bill, and provided a suggested resolution as follows;

**1. *The Council notes that:***

- *Bank branch and ATM closures are leaving many communities without access to financial services, especially in regional Australia;*
- *Since 1975 the number of bank branches in regional Australia has fallen by more than 60 per cent, and there are more than 1,500 communities across Australia with no bank branches at all;*
- *A large proportion of the population, including the elderly, disabled, small businesses, and local schools and charities, will always have a need for face-to-face financial services, despite advances in technology;*
- *For hundreds of communities, their only access to cash and financial services is through Bank@Post at their local post office;*
- *Bank@Post is an essential service to all communities, but is vulnerable to commercial decision-making by the banks, which can choose to withdraw their participation, and charge excessive fees on transactions;*
- *With four major banks controlling 80 per cent of the financial system, Australian consumers suffer from a lack of real banking competition;*

**2. *The Council calls on the Commonwealth Parliament to pass the Commonwealth Postal Savings Bank Bill to establish a post office people's bank, fully guaranteed by the Commonwealth, as a dedicated postal savings bank, operating exclusively through Australia Post's corporate and licensed post offices, which will ensure basic banking services—including deposit-taking, business and personal lending, and access to cash—are available to all Australians, and will contribute to Australia's national economic development.***

**3. *The Council will write to the Local State and Federal Members of Parliament, to inform them of Councils desire to support the passage of the Commonwealth Postal Savings Bank Bill through Parliament. .***

The Yilgarn district has lost two banks in the last few years and the community, including the Shire, are reliant on the local Australia Post outlet, or must travel over 200km round trip for depositing and in person banking needs.

As requested by Council, the resolution has been provided for their consideration.

### Statutory Environment

Nil.

### Strategic Implications

Nil.

### Policy Implications

Nil.

### Financial Implications

Nil.

### Risk Implications

Risk Category	Description	Rating (Consequence x Likelihood)	Mitigation Action
<b>Health/People</b>	Nil	Nil	Nil
<b>Financial Impact</b>	Nil	Nil	
<b>Service Interruption</b>	Nil	Nil	Nil
<b>Compliance</b>	Nil	Nil	Nil
<b>Reputational</b>	Nil	Nil	Nil
<b>Property</b>	Nil	Nil	Nil
<b>Environment</b>	Nil	Nil	Nil

Risk Matrix						
Consequence		Insignificant	Minor	Moderate	Major	Catastrophic
Likelihood		1	2	3	4	5
Almost Certain	5	Moderate (5)	High (10)	High (15)	Extreme (20)	Extreme (25)
Likely	4	Low (4)	Moderate (8)	High (12)	High (16)	Extreme (20)
Possible	3	Low (3)	Moderate (6)	Moderate (9)	High (12)	High (15)
Unlikely	2	Low (2)	Low (4)	Moderate (6)	Moderate (8)	High (10)

Risk Matrix						
Consequence		Insignificant	Minor	Moderate	Major	Catastrophic
Likelihood		1	2	3	4	5
Rare	1	Low (1)	Low (2)	Low (3)	Low (4)	Moderate (5)

### Officer Recommendation and Council Decision

209/2021

*Moved Cr Close Seconded Cr Nolan*

1. *The Council notes that:*

- *Bank branch and ATM closures are leaving many communities without access to financial services, especially in regional Australia;*
- *Since 1975 the number of bank branches in regional Australia has fallen by more than 60 per cent, and there are more than 1,500 communities across Australia with no bank branches at all;*
- *A large proportion of the population, including the elderly, disabled, small businesses, and local schools and charities, will always have a need for face-to-face financial services, despite advances in technology;*
- *For hundreds of communities, their only access to cash and financial services is through Bank@Post at their local post office;*
- *Bank@Post is an essential service to all communities, but is vulnerable to commercial decision-making by the banks, which can choose to withdraw their participation, and charge excessive fees on transactions;*
- *With four major banks controlling 80 per cent of the financial system, Australian consumers suffer from a lack of real banking competition;*

2. *The Council calls on the Commonwealth Parliament to pass the Commonwealth Postal Savings Bank Bill to establish a post office people's bank, fully guaranteed by the Commonwealth, as a dedicated postal savings bank, operating exclusively through Australia Post's corporate and licensed post offices, which will ensure basic banking services—including deposit-taking, business and personal lending, and access to cash—are available to all Australians, and will contribute to Australia's national economic development.*

3. *The Council will write to the Local State and Federal Members of Parliament, to inform them of Councils desire to support the passage of the Commonwealth Postal Savings Bank Bill through Parliament. .*

**CARRIED (5/0)**



---

**From:** Melissa Harrison <melissah@citizensparty.org.au>  
**Date:** 15 September 2021 at 4:05:36 pm AWST  
**To:** Cr Wayne Della Bosca <cr\_wdellabosca@yilgarn.wa.gov.au>  
**Cc:** Cr Suzy Shaw <Cr\_Shaw@yilgarn.wa.gov.au>, Cr Gary Guerini <cr\_guerini@yilgarn.wa.gov.au>, Cr Phil Nolan <cr\_nolan@yilgarn.wa.gov.au>, Cr Jodie Cobden <cr\_cobden@yilgarn.wa.gov.au>, Cr Linda Rose <cr\_rose@yilgarn.wa.gov.au>  
**Subject: Att Councillors: In regards to a Postal Savings Bank**

Dear Councillors,

My name is Melissa Harrison. I am a researcher and reporter for the Australian Alert Service, the weekly magazine of the Australian Citizens Party. I'm writing to you because we are part of a grassroots campaign which is fighting for the establishment of a national Postal Savings Bank.

I am writing to local councils in Western Australia which have been impacted by the steady erosion of banking services in regional and rural Australia. Research by independent journalist Dale Webster has documented that since 1975, Australia's regional banking footprint has dwindled alarmingly, to a total loss of 60 per cent of the network. [1] The banking regulator, the Australian Prudential Regulation Authority (APRA), is shielding the big banks from the ire of the public by publishing false and distorted data about the scale of bank closures in regional Australia. [2]

Access to local banking services is critical in our regional communities. With the banks pulling out of regional Australia at a record pace, the public is increasingly relying on Australia Post to provide banking services. However, Australia Post is too vulnerable to the whims of the government of the day and commercial decisions from the Big Four banks. Although it was recently announced that the historic Bank@Post deal had been renewed, Australia Post is refusing to reveal the financial details of the deal that was struck with the Big Four banks. The Citizens Party has made freedom of information requests for clarity on these matters, but these have been rejected. The Citizens Party understands from reputable sources that the Community Access Fee to be paid by the big banks is now only \$10 million per year, half the amount that former Australia Post CEO Christine Holgate negotiated for the original deal. Alarmingly, *there are no written guarantees* that the banking deal with the Licensed Post Offices will continue. The LPOs are vulnerable to the banks pulling out unexpectedly, leaving them where they were before the Bank@Post deal—on the edge of bankruptcy and being exploited by the government and the banks. The big banks are already throwing their weight around by charging exorbitant fees for their customers who want to bank through Australia

Post. Without the banking services provided by Australia Post, many parts of regional Australia would not have access to banking at all.

We are calling on local councils and organisations to ask them to join us in fighting for federal legislation to create a Commonwealth Postal Savings Bank. A public postal savings bank will guarantee banking services at Australia Post, and support the Licensed Post Offices to provide financial services for regional and rural Australians.

We have drafted legislation for a public postal bank, the [\*Commonwealth Postal Savings Bank Bill 2021\*](#).

On 27 July, councillors at the Narrabri Shire Council (NSW) unanimously passed a resolution supporting the *Commonwealth Postal Savings Bank Bill*, and called on Parliament to pass the legislation. On the 28 July, the Banana Shire Council (QLD) passed a similar resolution. [3] We have been informed that the action of these local councils has made a strong impression on members of federal parliament.

We have drafted the following motion/resolution as a guide, which I am asking you to consider discussing and moving at your next meeting, to endorse the *Commonwealth Postal Savings Bank Bill*.

#### **Draft motion/resolution for a Commonwealth Postal Savings Bank**

1. **The Council notes that:**

- Bank branch and ATM closures are leaving many communities without access to financial services, especially in regional Australia;
- Since 1975 the number of bank branches in regional Australia has fallen by more than 60 per cent, and there are more than 1,500 communities across Australia with no bank branches at all;
- A large proportion of the population, including the elderly, disabled, small businesses, and local schools and charities, will always have a need for face-to-face financial services, despite advances in technology;
- For hundreds of communities, their only access to cash and financial services is through Bank@Post at their local post office;
- Bank@Post is an essential service to all communities, but is vulnerable to commercial decision-making by the banks, which can choose to withdraw their participation, and charge excessive fees on transactions;
- With four major banks controlling 80 per cent of the financial system, Australian consumers suffer from a lack of real banking competition;

2. **The Council calls on the Commonwealth Parliament** to pass the *Commonwealth Postal Savings Bank Bill* to establish a post office people's bank, fully guaranteed by the Commonwealth, as a dedicated postal savings bank, operating exclusively through Australia Post's corporate and licensed post offices, which will ensure basic banking services—including deposit-taking, business and personal lending, and access to cash—are available to all Australians, and will contribute to Australia's national economic development.

3. **The Council will write** to the Local State and Federal Members of Parliament, to inform them of Councils desire to support the passage of the *Commonwealth Postal Savings Bank Bill* through Parliament.

I live in a regional town myself, in Winnejuup Western Australia. The nearby towns of Boyup Brook, Balingup and Donnybrook have lost their last 'Big Four' bank. Access to banking services is essential for the functioning of our local businesses and tourism—markets, artists, craftspeople and local producers. A public postal bank would ensure these community businesses are supported in perpetuity.

If you would like more information, please feel welcome to contact me. We have been reporting on this matter for some time—numerous articles, background information and video content can be found here: [An Australia Post ‘people’s bank’—a win-win solution for the nation](#)

Kind regards,  
Melissa Harrison

[1] Dale Webster: [Why I spent a year counting every bank in regional Australia; ‘Big four’ banks casting a dangerous shadow in regional Australia; The Regional](#)

[2] Citizens Party: [‘Bank regulator shielding Big Four from scrutiny over regional branch closures’](#)

[3] Citizens Party: [An Australia Post ‘people’s bank’—a win-win for the nation, Narrabri Shire Council Motion and Rationale, Banana Shire Council Motion](#)

---

**MAYORAL MINUTE**

**FILE C13-1-5 AOP REFERENCE: 3.1 ATTACHMENT: NO**

**AUTHOR: *Mayor, Peter Abbott***

**123.08.2022 RESOLVED:** 1. That Council calls on the Commonwealth Parliament to pass the Commonwealth Postal Savings Bank Bill to establish a post office people's bank, fully guaranteed by the Commonwealth, as a dedicated postal savings bank, operating exclusively through Australia Post's corporate and licenced post offices, which will ensure a basic banking services – including deposit-taking, business and personal lending, and access to cash- are available to all Australians, and will contribute to Australia's national economic development.

2. That Council writes to the Local State and Federal Members of Parliament, to inform them of Councils desire to support the passage of the Commonwealth Postal Savings Bank Bill through Parliament.

3. That the motion be forwarded to the next Local Government NSW conference for consideration and support.

*Clr Abbott /Clr Payne*

**124.08.2022** A Division was called  
*Clr Payne/ Clr Marsden*

**CARRIED**

For: Clr Toomey, Clr Maxwell, Clr Simpson, Clr Neale, Clr Marsden, Clr Abbott.

Against: Clr Winders, Clr Payne, Clr Prince, Clr Lea-Barrett.

**CARRIED**

---

**CLAUSE 1 – STRONGER COUNTRY COMMUNITIES FUND**  
**ROUND 5**

**FILE: G4-17 AOPREFERENCE:4.4.2.1 ATTACHMENT: NO**

**AUTHOR: *Project Coordinator, Carly Hunter***

**125.08.2022 RESOLVED:** That the following project proposals be endorsed by Council for the Stronger Country Communities Funding Round Five

1. WARD OVAL LED LIGHTING UPGRADE - \$972,000.00

Scope of Works – Upgrade the luminaries and supply six new poles.

2. PROJECTS FROM WITHIN THE COMMUNITY STRATEGIC PLAN – \$200,000.00

Scope of Works – Projects will be identified from the strategic plan up to the value of \$200,000.00.

*Clr Lea- Barrett /Clr Payne*

**CARRIED**

14.6 NOTICE OF MOTION SUBMITTED BY COUNCILLOR CAI

SUBJECT: SUPPORT FOR THE DRAFT BILL TO ESTABLISH A COMMONWEALTH POSTAL SAVINGS BANK (CPSB)

I MOVE:

That Council write to the relevant Federal Ministers and all Federal Members of Parliament urging that they support the *Commonwealth Postal Saving Bank Bill 2021* for:

- (i) the betterment of every Strathfield and Australian citizen; and
- (ii) the betterment of Strathfield Council's and all Australian Councils' finances.

Rationale

*Why is postal banking a local government issue?*

- The financial bottom line of councils, can benefit from increased banking competition and low-cost loans, is a local government issue.
- Improving the quality of life for constituents is a responsibility that connects all levels of government.

*Why the need for a post office bank?*

- The Big 4 banks particularly have been closing branches at an alarming rate throughout Australia over the last few decades. Post Offices have a public mandate to remain open to communities everywhere.
- The Big 4 banks particularly have been moving away from face-to-face services and towards electronic services leaving traditional customers, including elderly and disabled, behind.

*How does it work?*

- Local banking and local lending keeps money circulating within the local economy.
- Raises more investment for local, state and federal infrastructure.
- By funding more infrastructure through low-cost loans, there will be more surplus federal and state government revenue that can be utilized for expenditure on health, welfare, education, and public services.

*What are the benefits for Strathfield Council?*

- Lower-cost finance for infrastructure investment is better for Council's bottom line and reduces financial risk.
- A greater slice of rates left for services as a consequence of long-term works being funded with lower cost finance.
- More community aspirations can be included in the Community Strategic Plan and other high-level documents. The CSP can contain more community visions since there will be more effective and more reasonable funding opportunities.

*What are other benefits to residents?*

- More physical locations to access banking services will boost trade and maintain face-to-face banking.
- Better regulation of banks through real competition.
- Far more local infrastructure and consequential increases in the community standard of living.
- Bank retribution fear (debanking) can be eliminated as a government provider is obligated to serve all constituents.
- Lower banking fees and lending cost through absence of the need for the postal bank to pay dividends to shareholders.

*Precedents?*

- Japan, with far less natural resources, has virtually built its high standard of living (e.g. totally rebuilt its industrial economy) using public investment funded by its postal bank, Japan Post Bank.
- New Zealand in 2002 started a postal bank, Kiwibank, which quickly overtook its Australian-owned private banks to become the most trusted banking brand in NZ, because its priority is providing a service to the community over the usual demands to pay shareholders a dividend.
- Australia had a government bank, the original Commonwealth Bank, which also started as a postal bank in 1912, and was successful straight away at lending money to councils for local infrastructure projects; later it was very important for financing industry during and after WWII, including the car industry, and it also financed the biggest expansion of social housing in Australian history in the decade after WWII.

*Why do public banks disappear?*

- Public banks are created to fill a public need, but since the 1970's the private commercial banking lobby grew stronger, eventually overpowering the government's commitment to public banking.
- The public bank is taken for granted while it operates (business as usual) and the general citizenry are rarely aware of its importance. However, public banks are the bane of existence of the private banks because they force real competition across the banking sector to service the wider community.

*Other benefits of a public post office bank?*

- Full guarantee of all deposits since the public national bank is government-owned (no \$250,000 limit) as compared with private commercial banks.
- Maintain cash availability and ensure cash payments for customers as the Big 4 banks drift further toward online services.
- Lend to local small business, boosting the ailing "backbone of our economy".

*Other benefits of a public post office bank?*

- A lift in banking conduct standards is inevitable with a Post Bank which will exist to provide a true banking service.
- The viability of Australia Post will be ensured due to the guaranteed extra revenue post offices will receive from also operating as bank branches (the current service, Bank@Post, is not guaranteed, as it depends on fees from the private banks, which they are increasingly reluctant to pay).
- As mentioned earlier surplus deposits in the Post Bank could be invested in national economic development projects, where even the Federal and State governments could borrow funds from the public national bank (as in Japan).

## RECOMMENDATION

That Council write to the relevant Federal Ministers and all Federal Members of Parliament urging that they support the *Commonwealth Postal Saving Bank Bill 2021* for:

- (i) the betterment of every Strathfield and Australian citizen; and
- (ii) the betterment of Strathfield Council's and all Australian Councils' finances.

## ATTACHMENTS

There are no attachments for this report.

#### 8.10 United Indian Association – 75<sup>th</sup> Anniversary Independence Day Celebration – Councillor Raj Datta

I wish to congratulate the United Indian Association, a peak body of community organisations of the Australians from Indian Heritage, and its President Dr Vyas, for organising the 75th anniversary of Indian Independence Day, azadi ki Mahotsav. It was an important event and would contribute to the relationship building between Australia and India. Moving forward the bilateral relationship between India and Australia will become increasingly more important for peace and prosperity of all Australians. Events like this will contribute to building an increasingly stronger relationship between Australia and India.

#### 8.11 NSW Train and Bus Drivers – Industrial Action – Councillor Sharangan Maheswaran

That NSW train and bus drivers, more specifically the Rail, Tram and Bus Union (RTBU) and Transport Workers' Union (TWU) be acknowledged.

Strathfield residents would've been affected by industrial action taken over the last month this action has been taken because the NSW Government has demanded that the train and bus drivers that saw us this State through the Covid-19 crisis take a pay cut. More than that, the train and bus drivers are striking, despite an offer of an \$18,000 pay increase, due to tremendous safety concerns regarding foreign made trains and buses being operated across NSW.

Whilst Strathfield residents may have been inconvenienced in the last month, our residents should be assured that this action has been taken for their best interests.

### 9. DEFERRED/OUTSTANDING MATTERS AWAITING REPORT

Nil.

### Items by Exception - Section 13 of Council's Code of Meeting Practice

187/22

**RESOLVED:** (Blackmore / Hall)

That in accordance with Section 13 of Council's Code of Meeting Practice:

1. Council alters the Order of Business in accordance with Clause 8.1, and
2. The items listed below be dealt with by exception and that they be adopted as recommended by a single Motion:

10.1 Mayoral Minute 20/22 - Trees for Marie Bashir Public School

13.1 Report from Traffic Committee meeting on 16 August 2022

13.2 Report from Multicultural and Diversity Advisory Committee meeting held on 17 August 2022

14.1 Pedestrian Crossing at Hampstead Road - Councillor Raj Datta

**14.6 Support for the draft Bill to establish a Commonwealth Postal Savings Bank (CPSB) - Councillor Cai**

- 14.9 Sponsorship of Chalmers Road Public School Trivia Night - Councillor Karen Pensabene
- GM1 Delivery Program Report - January to June 2022
- GM2 Community Gardens Policy Public Exhibition
- GM3 Draft Small Grants Policy Public Exhibition
- GM4 Event Calendar FY22/23
- GM5 Council Tenders Advertised and Awarded
- CC1 Investment Report - July 2022
- CC2 Councillor Workshop 16 August 2022
- CC6 The Development of Guidelines and a Model Policy on The Lobbying of Councillors
- PE3 Local School Traffic Safety Program
- PE5 Arthur Street Bus Stop Shelter/Shade
- PE6 Car Space Width Increase at Homebush West Car Park
- EO1 Town Hall Renovations

**10.1 Mayoral Minute 20/22 - Trees for Marie Bashir Public School**

188/22

**RESOLVED:** (Blackmore / Hall)

That Council, as part of its environmental education program (Enviro Squad), partner with Marie Bashir Public School to increase shade and reduce the thermal mass footprint by way of installing three mature trees within the school's grounds.

**RESOLVED BY EXCEPTION**

**13.1 Report from Traffic Committee meeting on 16 August 2022**

189/22

**RESOLVED:** (Blackmore / Hall)

That the minutes of the Traffic Committee meeting held on 16 August 2022 be noted and the recommendations be adopted.

**RESOLVED BY EXCEPTION**

**13.2 Report from Multicultural and Diversity Advisory Committee meeting held on 17 August 2022**

190/22

**RESOLVED:** (Blackmore / Hall)

That the minutes of the Multicultural and Diversity Advisory Committee meeting held on Wednesday 17



**MINUTES**  
**20 SEPTEMBER 2022 – 9:00 AM**  
**COUNCIL CHAMBERS**



**Attendance** – Cr Clarence Haydon returned to the meeting at 10.24am.

**2.01.04 LOCAL GOVERNMENT REMUNERATION COMMISSION**

**Background** – The Local Government Remuneration Commission is commencing the annual remuneration review process to determine the remuneration to be paid to Mayors, Deputy Mayors and Councillors from 01 July 2023. The Commission is inviting email submissions in relation to remuneration for Councillors of local governments to inform the Commission's deliberations.

The Commission will also be available during the LGAQ 126<sup>th</sup> Annual Conference for a meeting with Council on Monday 17 October 2022 only, for deputations.

**Officer's Recommendation** – For Council discussion.

**Resolution No: 3573**

**Moved** Cr Kelly Carter

**Seconded** Cr Trevor Mitchell

That Council note the invitation received from the Local Government Remuneration Commission, and no further action is required.

CARRIED 7/0

**2.01.05 LETTER FROM HAZEL KLEINAU – COMMONWEALTH POSTAL SAVINGS BANK**

**Background** – Letter received seeking Council's support in relation to the establishment of a Commonwealth Postal Savings Bank.

**Officer's Recommendation** – For Council discussion.

**Resolution No: 3574**

**Moved** Cr Arthur Bode

**Seconded** Cr Kelly Carter

That Council write a letter of support for the proposed project and await further information on the matter.

CARRIED 7/0

**2.01.06 HOUSING GRANT PROGRAM POLICY**

**Background** – The Housing Grant Program Policy will be presented at Council Meeting for consideration by Council.

**Officer's Recommendation** – For Council discussion.

**Resolution No: 3575**

**Moved** Cr Kim Middleton

**Seconded** Cr Trevor Mitchell

That Council adopt the Housing Grant Program Policy as presented.

CARRIED 7/0

**Attendance** – Cr Kelly Carter left the meeting for personal reasons at 10.38am and returned to the meeting at 10.42am.

28 August 2022: Flinders Shire Council

Dear Mayor McNamara,

HAVE YOU HEARD ABOUT THIS PROPOSAL FOR A NEW BANK?

Enclosed please find a flyer about the proposed Commonwealth Postal Savings Bank. The flyer fleshes out some details of the keypoints about this proposed new Bank.

Herewith too, a summary of the 4 key points (a half-minute read):

1. The Commonwealth Postal Savings Bank Act 2021, (to be tabled by Bob Katter in Federal Parliament) would be a permanent solution to secure the long term viability of the LPOs (Licensed Post Offices). It would be good for the LPOs to be free of having to negotiate payment contracts for services rendered to the big four banks. (Since Christine Holgate left, those contracts are not as good a deal as they should be for the LPOs.) This new entity would provide all financial products and banking services, including short and long-term loans and including long-term financing of infrastructure projects to support business, economic growth and increased productivity, especially in Regional Australia. The Post Offices would no longer simply be agents facilitating deposits and withdrawals for the big four banks.
2. The government-backed Postal Savings Bank would fill the vacuum being left by the never-ending bank closures all over the country.
3. There are seven main reasons to establish a public post office bank.
4. Are you able to pass a Council resolution in support of the establishment of a Commonwealth Postal Savings Bank? If so, please forward that resolution to your federal representative, to your Qld State Representative/s and to all Queensland Senators of all parties.

Regards,

Hazel Kleinau



[hazel.kleinau@bigpond.com](mailto:hazel.kleinau@bigpond.com)

P.S. We look forward to seeing the re-vamped Flinders Discovery Centre on our next trip to Hughenden. We also particularly enjoyed the Holden Cafe on our last trip in May!

HB:JC  
Trim: R22/10094



29 September 2022

Mr Robbie Katter  
PO Box 1968  
MT ISA QLD 4825

P. 07 4741 2900 F. 07 4741 1741  
PO Box 274 Hughenden Q 4821  
34 Gray St, Hughenden Q 4821  
flinders@flinders.qld.gov.au  
[www.flinders.qld.gov.au](http://www.flinders.qld.gov.au)

Dear Robbie

**RE: COMMONWEALTH POSTAL SAVINGS BANK**

Council recently received the attached letter and flyer from Hazel Kleinau in relation to the proposed Commonwealth Postal Savings Bank.

The letter was presented at Council meeting held on 20 September 2022 for information. At this meeting Council resolved to write to you in support of the establishment of this bank to provide basic banking opportunities for the residents of our Shire, as a solution to the many banking and financial problems confronting rural and remote communities at present with the ongoing closure of many of the big bank's branches in the smaller communities and Australia wide.

Yours sincerely

A handwritten signature in blue ink, appearing to read 'Hari Boppudi', is positioned above the printed name and title.

**Hari Boppudi**  
**Chief Executive Officer**



# Agenda and Business Paper

---

## Ordinary Meeting of Council

To be held on  
**Monday 17 October 2022**  
at 6.00pm

Civic Centre cnr Baylis and Morrow Streets,  
Wagga Wagga NSW 2650 (PO Box 20)  
P 1300 292 442  
P [council@wagga.nsw.gov.au](mailto:council@wagga.nsw.gov.au)

[wagga.nsw.gov.au](http://wagga.nsw.gov.au)

**NOM-2 NOTICE OF MOTION - POST OFFICE PEOPLES BANK****Author:** Councillor Richard Foley**Summary:**

In light of recent bank branch closures in the Riverina and throughout regional Australia, this Council calls on the Commonwealth Government to establish a Post Office peoples bank, guaranteed by the Commonwealth, which will ensure that basic banking services are available for all Australians.

**Recommendation**

---

That Council:

- a supports the establishment of a Post Office peoples bank, guaranteed by the Commonwealth Government, which will ensure that basic banking services are available for all Australians
- b requests that the Mayor writes to all relevant Federal Ministers regarding this motion within seven (7) days

**Report**

---

Throughout the past three decades banking services across regional Australia have been withdrawn from numerous regional centres and small rural communities. These ongoing bank closures have adversely disadvantaged and disproportionately affected these communities particularly aged members of these communities and small businesses.

The following are just some of the reasons why our regional communities need access to physical banking services:

1. Since the early 1980's the number of bank branches across Australia has fallen by more than 60%. These closures have impacted more than 1500 communities across regional Australia leaving them with no access to bank branches.
2. Despite recent advances in technology with online banking many sectors of the population are still in great need of physical banking services including elderly persons, disabled persons, small business sector, local schools and charitable organisations.
3. Bank branch closures have been further exacerbated by the removal of ATM machines from these regional communities forcing many to travel to other towns to access cash and/or banking services. This is now the case for the people of nearby Junee who now do not have access to a Commonwealth Bank branch leaving citizens in Junee to travel to Wagga Wagga to access physical banking services.
4. There is an agenda to completely eliminate cash entirely from our society in order to lock the savings of Australians into the major big four banks forcing us all to transact electronically for everything. This is an attack on the financial privacy of all Australians.

5. Small businesses that cannot physically bank their cash are forced to keep it on their premises creating serious security risks likewise, elderly Australians end up keeping cash on their premises which is also risky.

The most straight forward and cost effective way to establish a Postal Bank is using the existing infrastructure of post offices. Australia Post has the biggest retail footprint of any business in Australia which is required and mandated by law to maintain services to all Australians. Post offices already have limited banking infrastructure via the provision of the Bank@Post service which is an agreement Australia Post has with the big four banks for serving their customers many of which they rejected by closing their bank branches. The big four banks can withdraw from this agreement at their whim.

Clearly none of the above is acceptable anymore to most Australians at a time when these big four banks are raking in massive record profits at the expense of regional Australian communities. Therefore, it seems logical that calling upon the Commonwealth Government to re-establish a public bank using the Australia Post infrastructure would be an ideal answer to provide face to face banking services to more Australians than any of the big four banks combined which collectively are continuing to withdraw these services from regional Australians.

I propose that this council endorses and supports the following motion:

1. The reduction and continuing closure of bank branches in our local regional communities has had detrimental effects to these communities.
2. The current existing commercial arrangement between the big four banks and Australia Post via Bank@Post does not provide surety or any real long term access to physical banking services to regional and rural Australians.
3. Wagga Wagga City Council supports the establishment by this Commonwealth Government, a Commonwealth Postal Savings Bank as a solid, reliable and secure way to ensure access to physical banking services for regional and rural Australians.
4. Upon the passing of this Notice of Motion that the Mayor of the City of Wagga Wagga writes to the appropriate Federal Ministers expressing our support as a council for the above three points. This correspondence is to be written and submitted within 7 days of the passing of this Notice of Motion by council on the 17 October 2022.

### **Financial Implications**

---

N/A

### **Policy and Legislation**

---

N/A

## **Link to Strategic Plan**

---

### **Community leadership and collaboration**

Objective: Wagga Wagga has strong community leadership and a shared vision for the future

Our leaders represent our community

### **Risk Management Issues for Council**

---

N/A

### **Internal / External Consultation**

---

N/A



## Business Papers and Minutes

[https://meetings.wagga.nsw.gov.au/RedirectToDoc.aspx?URL=Open/2022/10/OC\\_17102022\\_MIN\\_4903\\_WEB.htm](https://meetings.wagga.nsw.gov.au/RedirectToDoc.aspx?URL=Open/2022/10/OC_17102022_MIN_4903_WEB.htm)

Extract from: *MINUTES of the ORDINARY MEETING OF COUNCIL, held on Monday 17 October 2022*

### **NOM-2 NOTICE OF MOTION - POST OFFICE PEOPLES BANK**

Councillor T Koschel declared a Pecuniary Interest and remained vacated from the chamber, the time being 7:58pm.

#### **22/338 RESOLVED:**

On the Motion of Councillors R Foley and J McKinnon

**That Council writes to the relevant Federal Minister expressing our concern about ongoing regional bank closures and request the Government to consider policies and programs such as Post Office people's bank or other options that will enable regional and rural communities suitable access to meet their banking needs.**

**CARRIED**

### **RECORD OF VOTING ON THE MOTION**

#### For the Motion

D Tout  
G Davies  
D Hayes  
M Henderson  
R Foley  
R Kendall  
J McKinnon  
A Parkins

#### Against the Motion





**District Council of Cooper Pedy**

**MINUTES**  
**Ordinary Council Meeting 25 October**

DRAFT

**David Kelly**  
**Chief Executive Officer**

FY23 and is reviewing charges for the airport and Mini Gems in order to transform them from a deficit to breakeven position.

## 8 Advocacy

### 8.1 Public Post Office Bank

**Author:** David Kelly, Chief Executive Officer

**Attachments:** Nil

**Purpose of Report:** The purpose of this report is for Council to consider endorsing the option of Public Post Office Bank in Coober Pedy.

**Conflict of Interest:** The author declares no conflict of interest in this matter.

**Type:** Matter for Information

#### Discussion

The Australian Citizens Party is part of a nationwide campaign to establish a new government bank, like the original Commonwealth Bank, to operate in post offices, which would guarantee face-to-face financial services for all communities, and force the Big Four banks to compete on both cost and service.

The post office bank would also:

- Guarantee deposits, because it is a government bank;
- Maintain cash payments and processing, which the private banks are trying to do away with;
- Increase lending to individuals and small businesses in regional communities;
- Invest in more infrastructure, including through local government.

This campaign is supported by the Licensed Post Office Group (LPOG), which represents the interests of the almost 3,000 community post offices which are run as small businesses, the majority of the Australia Post network.

And it is supported by Katter's Australian Party, One Nation, the Greens, senior members of the National Party, and members of the Liberal and Labor parties.

Bob Katter MP is preparing a bill to introduce into Parliament, called the Commonwealth Postal Savings Bank Bill.

Local Councils are being invited to pass motions to endorse the bill and communicate the endorsement to their local federal Member of Parliament.

Five Councils have now passed motions:

1. Narrabri Shire Council (NSW)
2. Banana Shire Council (QLD)
3. Yilgarn Shire Council (WA)
4. Cobar Shire Council (NSW)
5. Strathfield City Council (NSW)."

**Financial Implications:** Not applicable

**Consultation:** Not applicable

### Options

**Option 1:** Approve the recommendation.

**Option 2:** Amend the recommendation.

**Option 3:** No resolution.

#### Recommendation

That Council pass a motion to endorse the bill.

#### Resolution No.301

That Council pass a motion to endorse the bill.

## 9 Motion on Notice

### 9.1 Veterinary Services

#### Proposed Notice

1. That expressions of interest be sought from interested parties for the provision of veterinary services on a quarterly basis in Coober Pedy for a three year period.
2. That a report be prepared for the Council regarding suitable premises for the service to operate from.
3. That any net cost be funded from municipal rates which would require the approval of voters at a poll.

#### Resolution No.302

1. That expressions of interest be sought from interested parties for the provision of veterinary services on a quarterly basis in Coober Pedy for a three year period.
2. That a report be prepared for the Council regarding suitable premises for the service to operate from.
3. That any net cost be funded from municipal rates which would require the approval of voters at a poll.



# LATROBE CITY COUNCIL

## MINUTES FOR THE COUNCIL MEETING

HELD IN NAMBUR WARIGA MEETING ROOM  
CORPORATE HEADQUARTERS, MORWELL AND VIA AUDIO-  
VISUAL LINK  
AT 6.00PM ON 07 NOVEMBER 2022  
CM584

**PRESENT:**

<b>Councillors:</b>	Cr Kellie O'Callaghan, Mayor	East Ward
	Cr Dan Clancey, Deputy Mayor	East Ward
	Cr Darren Howe	East Ward
	Cr Graeme Middlemiss	Central Ward
	Cr Melissa Ferguson	South Ward
	Cr Brad Law	West Ward
	Cr Sharon Gibson	West Ward
<b>Officers:</b>	Steven Piasente	Chief Executive Officer
	Georgia Hills	General Manager Community Health & Wellbeing
	Jody Riordan	General Manager City Planning & Assets
	Nathan Kearsley	General Manager Organisational Performance
	Kendrea Pope	Executive Manager Office of the CEO
	Peter Schulz	Coordinator Council Business
	Kaitlyn Boram	Governance Officer

**Apologies:** Tim Ellis

**Leave of Absence:** Cr Dale Harriman, Cr Tracie Lund

## **13.2 BANKING SERVICES IN LATROBE CITY**

**Cr Melissa Ferguson**

### **MOTION**

**Moved:** Cr Ferguson

**Seconded:** Cr Gibson

**That Council calls on members of the Federal Parliament to pass the Commonwealth Postal Savings Bank Bill to establish a post office people's bank, fully guaranteed by the Commonwealth, as a dedicated postal savings bank operating exclusively through Australia Post's corporate and licensed post offices, which will ensure basic banking services – including deposit-taking, business and personal lending and access to cash – are available to all Australians and will contribute to Australia's national economic development.**

**CARRIED UNANIMOUSLY**

### **Attachments**

Nil



# ORDINARY MEETING

## AGENDA

**15 NOVEMBER 2022**

*Your attendance is required at an Ordinary meeting of Council to be held in the Council Chambers, 4 Lagoon Place, Yeppoon on 15 November 2022 commencing at 9.00am for transaction of the enclosed business.*

Cale Dendle  
**CHIEF EXECUTIVE OFFICER**  
10 November 2022

Next Meeting Date: 20.12.22

**Please note:**

In accordance with the *Local Government Regulation 2012*, please be advised that all discussion held during the meeting is recorded for the purpose of verifying the minutes. This will include any discussion involving a Councillor, staff member or a member of the public.

---

## 9 COUNCILLOR/DELEGATE REPORTS

### 9.1 POSTAL SAVINGS BANK

<b>File No:</b>	<b>GV13.05.07</b>
<b>Attachments:</b>	<b>1. Further Correspondence Dated 7 October 2022</b>
<b>Responsible Officer:</b>	<b>Cale Dendle - Chief Executive Officer</b>
<b>Author:</b>	<b>Andrew Ireland - Mayor</b>

---

#### SUMMARY

*Correspondence was received by the Australian Citizens Party seeking support for the establishment of a Postal Savings Bank in Australia.*

#### OFFICER'S RECOMMENDATION

THAT Council:

1. Calls on the Commonwealth Parliament to pass the Commonwealth Postal Savings Bank Bill to establish a post office people's bank, fully guaranteed by the Commonwealth, as a dedicated postal savings bank, operating exclusively through Australia Post's corporate and licensed post offices, which will ensure basic banking services—including deposit-taking, business and personal lending, and access to cash—are available to all Australians, and will contribute to Australia's national economic development.
2. Write to the Local State and Federal Members of Parliament, to inform them of Councils desire to support the passage of the Commonwealth Postal Savings Bank Bill through Parliament.

#### BACKGROUND

The reduction in bank branches has resulted in reduced access to banking and financial services particularly in rural communities. Arrangements such as those with Australia Post do not provide long-term security of access to services. The establishment of a Commonwealth Postal Savings Bank would provide a secure way for rural communities to access banking services.

#### COMMENTARY

Council received the below correspondence from the Australian Citizens Party on 16 August 2021, including draft legislation, seeking support for a Commonwealth Postal Savings Bank. This comes as a response to the withdrawal of banking services across Australia.

*Dear CEO of Livingstone Shire Council,*

*My name is Jan Pukallus. I am an organiser with the Australian Citizens Party. I am emailing you today because we are campaigning for the establishment of a Postal Savings Bank. I spoke to Lucy and request a deputation to address councillors, however, please note that I will only be in Livingstone Shire region on Tues 24 & Wed 25 August.*

*I am contacting Councillors and organisations to inform them, and to call upon them, to join me in fighting for federal legislation to create a Postal Bank. The legislation for such a bank has been drafted by the Citizens Party, the [Commonwealth Postal Savings Bank Bill 2021](#).*

*There are many reasons why, but this is an important local issue because local access to banking services is critical to every community. With the banks increasingly withdrawing their face-to-face services and also ATMs, the reliance on the Post Office offering those services is critical, but that too is vulnerable to commercial decision-making by the banks. I know you probably already know this but the withdrawal of these services disproportionately affects rural and regional communities.*

On 1 July, Australia Post announced CBA and NAB had agreed to renew their Bank@Post deals for ten years although since the details are not being made public there is no knowledge of what the agreement actually contains and this makes a great many people nervous. Speculation is that it's far less than the \$20 million per year that Christine Holgate negotiated and may contain exit clauses. The Citizens Party has it on good authority that the Community Access Fee to be paid by NAB and CBA is \$10 million per year, half of the original deal and there are no written guarantees that the Licenced Post Offices will continue to receive the same fee structure they have currently. Freedom of information requests by the Citizens Party for clarity on those issues have been rejected.

Whilst it's important that post offices can provide Bank@Post services, the banks currently have the upper hand—they pay Australia Post what they like, they can pull out unexpectedly, and they charge whatever fees they like. A public postal savings bank will guarantee banking services at post offices in perpetuity.

On 27 July, Councillors at the Narrabri Shire Council in NSW unanimously passed a resolution supporting the Commonwealth Postal Savings Bank Bill, calling on the Parliament to pass the legislation and on 28 July, the Banana Shire Council in QLD carried a similar resolution with no opposition.

We have also just been informed that on 3 August, the Licensed Post Office Group endorsed the Commonwealth Postal Savings Bank Bill.

The Citizens Party has drafted the following motion/resolution as a guide, which I am asking you to discuss and move at your next meeting, to endorse the Commonwealth Postal Savings Bank Bill.

Draft motion/resolution for a Post Office People's Bank:

3. That Council notes that:

- Bank branch and ATM closures are leaving many communities without access to financial services, especially in regional Australia;
- Since 1975 the number of bank branches in regional Australia has fallen by more than 60 per cent, and there are more than 1,500 communities across Australia with no bank branches at all;
- A large proportion of the population, including the elderly, disabled, small businesses, and local schools and charities, will always have a need for face-to-face financial services, despite advances in technology;
- For hundreds of communities, their only access to cash and financial services is through Bank@Post at their local post office;
- Bank@Post is an essential service to all communities, but is vulnerable to commercial decision-making by the banks, which can choose to withdraw their participation, and charge excessive fees on transactions;
- With four major banks controlling 80 per cent of the financial system, Australian consumers suffer from a lack of real banking competition;

2. That Council calls on the Commonwealth Parliament to pass the Commonwealth Postal Savings Bank Bill to establish a post office people's bank, fully guaranteed by the Commonwealth, as a dedicated postal savings bank, operating exclusively through Australia Post's corporate and licensed post offices, which will ensure basic banking services—including deposit-taking, business and personal lending, and access to cash—are available to all Australians, and will contribute to Australia's national economic development.

3. That Council write to the Local State and Federal Members of Parliament, to inform them of Councils desire to support the passage of the Commonwealth Postal Savings Bank Bill through Parliament.



*I wanted to keep this email brief as possible, as I know your busy, so I have attached are some additional documents that I hope you will find useful when you get some time to look at them.*

*Looking forward to discussing this with you further.*

*Regards,*

*Jan Pukallus*

*QLD State Secretary*

*Australian Citizens Party*

Further correspondence was received in relation to this matter on the 3<sup>rd</sup> October 2022. This correspondence is included as an attachment and contains links to the motions passed by other Councils.

## **PREVIOUS DECISIONS**

NA

## **ACCESS AND INCLUSION**

NA

## **ENGAGEMENT AND CONSULTATION**

NA

## **HUMAN RIGHTS IMPLICATIONS**

NA

## **BUDGET IMPLICATIONS**

NA

## **LEGISLATIVE CONTEXT**

NA

## **LEGAL IMPLICATIONS**

NA

## **STAFFING IMPLICATIONS**

NA

## **RISK ASSESSMENT**

NA

## **CORPORATE PLAN REFERENCE**

### ***Future Livingstone***

*Community Plan Goal 5.2 - Connected places, people and services*

*5.2.1 Implement an integrated transport strategy which encourages alternative transport usage to maximum economic, environmental, and liveability outcomes.*

## **CONCLUSION**

THAT Council calls on the Commonwealth Parliament to pass the Commonwealth Postal Savings Bank Bill to establish a post office people's bank, fully guaranteed by the Commonwealth, as a dedicated postal savings bank, operating exclusively through Australia Post's corporate and licensed post offices, which will ensure basic banking services—including deposit-taking, business and personal lending, and access to cash—are available to all Australians, and will contribute to Australia's national economic development.



Robert Barwick  
Research Director  
Australian Citizens Party  
M: 0409 014 265  
E: [robbie@citizensparty.org.au](mailto:robbie@citizensparty.org.au)

Dear Mayor Ireland,

I am writing to ask you and your Council for your support for the growing campaign for a public post office bank in Australia, like those which operate successfully in many countries around the world.

As a local councillor, you would know the impact that the wave of closures of bank branches is having on communities, especially regional communities.

This impact is compounded by the reduction in bank lending into regional communities.

The Australian Citizens Party is part of a nationwide campaign to establish a new government bank, like the original Commonwealth Bank, to operate in post offices, which would guarantee face-to-face financial services for all communities, and force the Big Four banks to compete on both cost and service.

The post office bank would also:

- Guarantee deposits, because it is a government bank;
- Maintain cash payments and processing, which the private banks are trying to do away with;
- Increase lending to individuals and small businesses in regional communities;
- Invest in more infrastructure, including through local government.

*Please note:* This policy is different to the existing banking service in post offices, Bank@Post, because it is a dedicated postal bank that will increase competition, whereas Bank@Post is just an agency service for the existing banks which can withdraw any time. It is also different to community banks, which do an admirable job, but, again, they don't increase competition.

This campaign is supported by the Licensed Post Office Group (LPOG), which represents the interests of the almost 3,000 community post offices which are run as small businesses, the majority of the Australia Post network.

And it is supported by Katter's Australian Party, One Nation, the Greens, senior members of the National Party, and members of the Liberal and Labor parties.

On 7 September, the [LPOG hosted a public forum in Parliament House on the postal bank policy](#), which was attended by Member for Kennedy Bob Katter, Liberal Senator Gerard Rennick, Nationals Senator Ross Cadell, One Nation Senator Malcolm Roberts, and staffers

representing MPs from all the parties in Parliament. You can view the entire forum at this link: <https://www.youtube.com/watch?v=yWizMx7BgJs>.

The featured speaker was former New Zealand Cabinet Minister Matt Robson, whose party started NZ's postal bank, called Kiwibank, in 2002.

Mr Robson recounted Kiwibank's immediate success, including how New Zealanders flocked to open accounts, and how the private banks, suddenly having to compete, announced a moratorium on branch closures.

A public postal bank would have a similar impact in Australia.

We are seeking local government support for this campaign, to send a message to Canberra that this policy is what local communities need to improve essential services and investment.

The Citizens Party has produced the following short videos to explain benefits of the policy:

1. **[CREATE A PUBLIC POST OFFICE BANK! – The solution to the closure of local bank branches](https://www.youtube.com/watch?v=eMiwrVvNnPO)** (<https://www.youtube.com/watch?v=eMiwrVvNnPO>)

The major banks have closed more than 350 bank branches in the last two years and research shows that since 1975, regional Australia has lost 62% of its banks!

2. **[CREATE A PUBLIC POST OFFICE BANK! The solution to the financing needs of local government](https://www.youtube.com/watch?v=oNve8bPPNAM)**

This second video shows how a postal bank, because it is a public bank, could be a source of long-term, low-interest, flexible credit for local governments to meet their infrastructure responsibilities, as the Commonwealth Bank was when it started in post offices in 1912. (<https://www.youtube.com/watch?v=oNve8bPPNAM>)

### **How Councils can support**

Bob Katter MP is preparing a bill to introduce into Parliament, called the Commonwealth Postal Savings Bank Bill.

We are asking local Councils to pass motions to endorse the bill, and communicate the endorsement to your local federal Member of Parliament.

Five Councils have now passed motions:

1. Narrabri Shire Council (NSW)
2. Banana Shire Council (QLD)
3. Yilgarn Shire Council (WA)
4. Cobar Shire Council (NSW)
5. Strathfield City Council (NSW)

You can see the motions on our website: <https://citizensparty.org.au/campaigns/public-post-office-bank/post-bank-resolutions>.

Alternatively, download a PDF of the five motions:

<https://citizensparty.org.au/sites/default/files/2022-09/202209-Post-Office-Bank-PASSED-Council-Motions.pdf>

Please raise this policy for consideration by your council, with a view to passing a motion of support.

I am available for a phone call and to address your council and answer questions on the policy. Please don't hesitate to contact me on the numbers below.



Yours sincerely,

Robert Barwick  
Research Director  
Australian Citizens Party

03 9354 0544

0409 014 265

[robbie@citizensparty.org.au](mailto:robbie@citizensparty.org.au)

Australian Citizens Party, 595 Sydney Rd, Coburg, Vic 3058, Australia, 1800 636 432

[Unsubscribe](#) [Manage preferences](#)



SHIRE OF  
**DOWERIN**  
TIN DOG TERRITORY

# MINUTES

## Ordinary Council Meeting

Held in Council Chambers  
13 Cottrell Street, Dowerin WA 6461  
Tuesday 15 November 2022



ABN: 35 939 977 194

P (08) 9631 1202 E [dowshire@dowerin.wa.gov.au](mailto:dowshire@dowerin.wa.gov.au)  
13 Cottrell Street, Dowerin WA 6461

 [www.dowerin.wa.gov.au](http://www.dowerin.wa.gov.au)

**13. OFFICER'S REPORTS - WORKS AND ASSETS**

Nil

**14. Urgent Business Approved by the Person Presiding or by Decision**

Nil

**15. Elected Members' Motions**

15.1 National Postal Saving Bank

**15.1 National Postal Saving Bank**

**Elected Members Motion**



<b>Date:</b>	7 November 2022
<b>Location:</b>	Not Applicable
<b>Responsible Officer:</b>	
<b>Author:</b>	Linley Dreghorn, Executive & Governance Officer
<b>Legislation:</b>	<i>Local Government Act 1995</i>
<b>SharePoint Reference:</b>	
<b>Disclosure of Interest:</b>	Nil
<b>Attachments:</b>	<b>Attachment 15.1A</b> - Email Correspondence from Melissa Harrison

**Purpose of Report**



Executive Decision



Legislative Requirement

**Summary**

This Item presents to Council a request from the Australian Citizens Party regarding the establishment of a national Postal Savings Bank and, if satisfactory, endorsement.

**Background**

As discussed at the October Workshop, Councillors received an email from Melissa Harrison, who introduces herself as a researcher and reporter for the Australian Alert Service, the weekly magazine of the Australian Citizens Party.

The correspondence (attached) speaks about the “steady erosion of banking services in regional and rural Australia”, and details the following:

*Access to local banking services is critical in our regional communities. With the banks pulling out of regional Australia at a record pace, the public is increasingly relying on Australia Post to provide banking services. However, Australia Post is too vulnerable to the whims of the government of the day and commercial decisions from the Big Four banks.....*

*Alarmingly, there are no written guarantees that the banking deal with the Licensed Post Offices will continue. The LPOs are vulnerable to the banks pulling out unexpectedly, leaving them where they were before the Bank@Post deal—on the edge of bankruptcy and being exploited by the government and the banks. The big banks are already throwing their weight around by charging exorbitant fees for their customers who want to bank*

*through Australia Post. Without the banking services provided by Australia Post, many parts of regional Australia would not have access to banking at all.*

*We are calling on local councils and organisations to ask them to join us in fighting for federal legislation to create a Commonwealth Postal Savings Bank. A public postal savings bank will guarantee banking services at Australia Post and support the Licensed Post Offices to provide financial services for regional and rural Australians.*

*We have drafted legislation for a public postal bank, the Commonwealth Postal Savings Bank Bill 2021.*

#### Comment

The correspondence seeks Councils to support the bill, and provided a suggested resolution as follows;

1. *The Council notes that:*
  - *Bank branch and ATM closures are leaving many communities without access to financial services, especially in regional Australia;*
  - *Since 1975 the number of bank branches in regional Australia has fallen by more than 60 per cent, and there are more than 1,500 communities across Australia with no bank branches at all;*
  - *A large proportion of the population, including the elderly, disabled, small businesses, and local schools and charities, will always have a need for face-to-face financial services, despite advances in technology;*
  - *For hundreds of communities, their only access to cash and financial services is through Bank@Post at their local post office;*
  - *Bank@Post is an essential service to all communities, but is vulnerable to commercial decision-making by the banks, which can choose to withdraw their participation, and charge excessive fees on transactions;*
  - *With four major banks controlling 80 per cent of the financial system, Australian consumers suffer from a lack of real banking competition;*
2. *The Council calls on the Commonwealth Parliament to pass the Commonwealth Postal Savings Bank Bill to establish a post office people's bank, fully guaranteed by the Commonwealth, as a dedicated postal savings bank, operating exclusively through Australia Post's corporate and licensed post offices, which will ensure basic banking services— including deposit-taking, business and personal lending, and access to cash—are available to all Australians, and will contribute to Australia's national economic development.*
3. *The Council will write to the Local State and Federal Members of Parliament, to inform them of Councils desire to support the passage of the Commonwealth Postal Savings Bank Bill through Parliament.*

As requested by Council, the resolution is provided for their consideration.

#### Consultation

Council Workshop, October 2022

#### Policy Implications

Nil

#### Statutory Implications

Nil

#### Strategic Implications

#### Strategic Community Plan

Community Priority: Our Community

Objective: We live in a diverse, healthy, and connected community

Outcome: 1.1

Reference: 1.1.1

## Asset Management Plan

Nil

## Long Term Financial Plan

Nil

### Risk Implications

There is no risk implications for this motion.

### Financial Implications

Nil

### Voting Requirements

Simple Majority

Absolute Majority

## Members' Recommendation/Resolution – 15.1

**Moved:** Cr Trepp

**Seconded:** Cr Hudson

### 0693 That with regard to the Elected Members' Motion – National Postal Saving Bank:

#### 1. The Council notes that:

- *Bank branch and ATM closures are leaving many communities without access to financial services, especially in regional Australia;*
- *Since 1975 the number of bank branches in regional Australia has fallen by more than 60 per cent, and there are more than 1,500 communities across Australia with no bank branches at all;*
- *A large proportion of the population, including the elderly, disabled, small businesses, and local schools and charities, will always have a need for face-to-face financial services, despite advances in technology;*
- *For hundreds of communities, their only access to cash and financial services is through Bank@Post at their local post office;*
- *Bank@Post is an essential service to all communities, but is vulnerable to commercial decision-making by the banks, which can choose to withdraw their participation, and charge excessive fees on transactions;*
- *With four major banks controlling 80 per cent of the financial system, Australian consumers suffer from a lack of real banking competition;*

**2. The Council calls on the Commonwealth Parliament to pass the Commonwealth Postal Savings Bank Bill to establish a post office people's bank, fully guaranteed by the Commonwealth, as a dedicated postal savings bank, operating exclusively through Australia Post's corporate and licensed post offices, which will ensure basic banking services— including deposit-taking, business and personal lending, and access to cash—are available to all Australians, and will contribute to Australia's national economic development.**

**3. The Council will write to the Local State and Federal Members of Parliament, to inform them of Councils desire to support the passage of the Commonwealth Postal Savings Bank Bill through Parliament.**

CARRIED 6/0



**From:** Cr Rob Trepp <[crtrepp@dowerin.wa.gov.au](mailto:crtrepp@dowerin.wa.gov.au)>  
**Date:** 17 October 2022 at 11:53:53 am AWST  
**To:** [rmmcall@dowerin.wa.gov.au](mailto:rmmcall@dowerin.wa.gov.au)  
**Subject:** Fwd: Att: Councillors, regarding a Public Postal Bank

Sent from my iPad

Begin forwarded message:

**From:** Melissa Harrison <[melissah@citizensparty.org.au](mailto:melissah@citizensparty.org.au)>  
**Date:** 14 September 2022 at 12:03:41 pm AWST  
**Subject:** Att: Councillors, regarding a Public Postal Bank

Dear Councillors,

My name is Melissa Harrison. I am a researcher and reporter for the Australian Alert Service, the weekly magazine of the Australian Citizens Party. I'm writing to you because we are part of a grassroots campaign which is fighting for the establishment of a national Postal Savings Bank.

I am writing to local councils in Western Australia which have been impacted by the steady erosion of banking services in regional and rural Australia. Research by independent journalist Dale Webster has documented that since 1975, Australia's regional banking footprint has dwindled alarmingly, to a total loss of 60 per cent of the network. [1] The banking regulator, the Australian Prudential Regulation Authority (APRA), is shielding the big banks from the ire of the public by publishing false and distorted data about the scale of bank closures in regional Australia. [2]

Access to local banking services is critical in our regional communities. With the banks pulling out of regional Australia at a record pace, the public is increasingly relying on Australia Post to provide banking services. However, Australia Post is too vulnerable to the whims of the government of the day and commercial decisions from the Big Four banks. Although it was recently announced that the historic Bank@Post deal had been renewed, Australia Post is refusing to reveal the financial details of the deal that was struck with the Big Four banks. The Citizens Party has made freedom of information requests for clarity on these matters, but these have been rejected. The Citizens Party understands from reputable sources that the Community Access Fee to be paid by the big banks is now only \$10 million per year, half the amount that former Australia Post CEO Christine Holgate negotiated for the original deal. Alarmingly, *there are no written guarantees* that the banking deal with the Licensed Post Offices (LPO) will continue. The LPOs are vulnerable to the banks pulling out unexpectedly, leaving them where they were before the Bank@Post deal—on the edge of bankruptcy and being exploited by the government and the banks. The big banks are already throwing their weight around by charging exorbitant fees for their customers who want to bank through Australia Post. Without the banking services provided by Australia Post, many parts of regional Australia would not have access to banking at all.

We are calling on local councils and organisations to ask them to join us in fighting for federal legislation to create a Commonwealth Postal Savings Bank. A public postal savings bank will guarantee banking services at Australia Post and support the Licensed Post Offices to provide financial services for regional and rural Australians.

Support for a postal bank is rapidly expanding. The Councils of Strathfield (NSW); Cobar (NSW); Narrabri (NSW); Banana (QLD); and Yilgarn (WA) have passed motions in support of a postal bank. On 7 September, the Licensed Post Office Group (LPOG), which represents the interests of 3,000 small business community post offices around Australia, [hosted a public forum](#) on a postal bank proposal at Parliament House in Canberra. This event featured former New Zealand Cabinet Minister Matt Robson, who served in Helen Clark's Labour Party-led Coalition government from 1999-2002, and whose party started NZ's postal bank, called Kiwibank. Parliamentarians who support the postal bank also spoke, including Bob Katter MP, Senator Malcolm Roberts (One Nation) and Senator Gerard Rennick (Liberal Party). Genuine grassroots support for a postal bank is having a significant impact on politicians from all of the major parties.

Legislation for a public postal bank, the [Commonwealth Postal Savings Bank Bill 2021](#), has been drafted and Bob Katter MP is preparing to introduce the Bill into parliament.

We have drafted the following motion/resolution as a guide, which I am asking you to please consider discussing and moving at your next meeting, to endorse the *Commonwealth Postal Savings Bank Bill*.

Draft motion/resolution for a Commonwealth Postal Savings Bank

1. **The Council notes that:**

- Bank branch and ATM closures are leaving many communities without access to financial services, especially in regional Australia;
- Since 1975 the number of bank branches in regional Australia has fallen by more than 60 per cent, and there are more than 1,500 communities across Australia with no bank branches at all;
- A large proportion of the population, including the elderly, disabled, small businesses, and local schools and charities, will always have a need for face-to-face financial services, despite advances in technology;
- For hundreds of communities, their only access to cash and financial services is through Bank@Post at their local post office;
- Bank@Post is an essential service to all communities, but is vulnerable to commercial decision-making by the banks, which can choose to withdraw their participation, and charge excessive fees on transactions;
- With four major banks controlling 80 per cent of the financial system, Australian consumers suffer from a lack of real banking competition;

2. **The Council calls on the Commonwealth Parliament** to pass the *Commonwealth Postal Savings Bank Bill* to establish a post office people's bank, fully guaranteed by the Commonwealth, as a dedicated postal savings bank, operating exclusively through Australia Post's corporate and licensed post offices, which will ensure basic banking services—including deposit-taking, business and personal lending, and access to cash—are available to all Australians, and will contribute to Australia's national economic development.

3. **The Council will write** to the Local State and Federal Members of Parliament, to inform them of Councils desire to support the passage of the Commonwealth Postal Savings Bank Bill through Parliament.

I live in a regional town myself, in Winnejuup Western Australia. The nearby towns of Boyup Brook, Balingup and Donnybrook have lost their last Big Four bank. Access to banking services is essential for the functioning of our local businesses and tourism—markets, artists, craftspeople and local producers. A public postal bank would ensure these community businesses are supported in perpetuity.

If you would like more information, please feel welcome to contact me. We have been reporting on this matter for some time—articles, background information and video content can be found here: [An Australia Post 'people's bank'—a win-win solution for the nation](#)

Kind regards,  
Melissa Harrison

[1] Dale Webster: [Why I spent a year counting every bank in regional Australia; 'Big four' banks casting a dangerous shadow in regional Australia; The Regional](#)

[2] Citizens Party: [Bank regulator shielding Big Four from scrutiny over regional branch closures](#)



Etheridge Shire Council

# CONFIRMED MINUTES

---

GENERAL MEETING OF

ETHERIDGE SHIRE COUNCIL

HELD AT COUNCIL CHAMBERS,  
GEORGETOWN

ON WEDNESDAY 16 NOVEMBER 2022

COMMENCING AT 9.00AM



CARRIED  
RESOLUTION #22.11.19CEO  
5/0

**2**

**Public Notice of Meetings for 2023**

EXECUTIVE SUMMARY

At least once in each year, Council must publish a notice of the days and times when its ordinary meetings will be held and furthermore Council must publish this notice on the local government's website, and in other ways the local government considers appropriate in accordance with Section 254B of the Local Government Regulation 2012.

RESOLUTION

That Council:  
Adopts the following meeting dates as presented for 2023 pursuant to and in accordance with Section 254B of the Local Government Regulation 2012 and furthermore Council will publish the notice of meeting dates on Council's website, in the inform newsletter and on display in the Council office.

<u>Month</u>	<u>Date</u>	<u>Venue</u>	<u>Time</u>
January	Wednesday, 18 <sup>th</sup> January 2023	Georgetown	9:00am
February	Wednesday, 15 <sup>th</sup> February 2023	Georgetown	9:00am
March	Wednesday, 15 <sup>th</sup> March 2023	Georgetown	9:00am
April	Wednesday, 19 <sup>th</sup> April 2023	Georgetown	9:00am
May	Wednesday, 17 <sup>th</sup> May 2023	Georgetown	9:00am
June	Wednesday, 21 <sup>st</sup> June 2023	Georgetown	9:00am
July	Wednesday, 19 <sup>th</sup> July 2023	Georgetown	9:00am
August	Wednesday, 16 <sup>th</sup> August 2023	Georgetown	9:00am
September	Wednesday, 20 <sup>th</sup> September 2023	Georgetown	9:00am
October	Wednesday, 11 <sup>th</sup> October 2023	Georgetown	9:00am
November	Wednesday, 15 <sup>th</sup> November 2023	Georgetown	9:00am
December	Wednesday, 13 <sup>th</sup> December 2023	Georgetown	9:00am

**MOVED: Cr. Gallagher**

**SECONDED: Cr. Haase**

CARRIED  
RESOLUTION #22.11.20CEO  
5/0

**3**

**Proposed Commonwealth Postal Savings Bank**

EXECUTIVE SUMMARY

Council received correspondence with an enclosed proposal and flyer of a proposed "The Commonwealth Postal Savings Bank Act 2021" which is to be tabled by Bob Katter in Federal Parliament. The Act would be a permanent solution to secure long term viability of Licence Post Offices and provide Banking Services to remote communities. The correspondence requested that Council pass a resolution in support of the new proposed establishment and forward the Letter of Support to Federal Representatives, Queensland State Representatives and to all Queensland Senators of all parties.

RESOLUTION

That Council provide a Letter of Support for the proposed Commonwealth Postal Savings Bank Act 2021 to the appropriate parties.

**MOVED: Cr. Haase**

**SECONDED: Cr. Gallagher**

**CARRIED**  
**RESOLUTION #22.11.21CEO**  
**5/0**

**ADJOURNMENT**

*Council adjourned the meeting for a break at 2.50pm.*

**RESUMPTION**

*Council resumed the meeting at 2.56pm*

**4**

**Purchase of Topaz for Mineral Collection**

EXECUTIVE SUMMARY

The Chief Executive Officer has been approached by Mr John Towing who asked if Council would be interested in purchasing a selection of Topaz from his collection. The Topaz stones in question were found at O'Brien's Creek and McDonalds Creek in the Etheridge Shire in the 1970's. The collection has a total of 456 carats, and Mr Towing is asking \$55.00/carat, rounding the price for this collection at \$25,000.

RESOLUTION

That Council authorise the purchase of the Topaz collection from Mr John Towing and amend the budget accordingly. The purchase is subject to an independent certified valuation being obtained to validate the purchase price.

**MOVED: Cr. Royes**

**SECONDED: Cr. Haase**

**CARRIED**  
**RESOLUTION #22.11.22CEO**  
**5/0**

**CONSIDERATION OF OPEN SESSION ADDENDUM REPORTS**

**CHIEF EXECUTIVE OFFICER**

**Briefing Report**

RESOLUTION

That Council acknowledges and receives the Chief Executive Officer's Briefing Report.

**MOVED: Cr. Hughes**

**SECONDED: Cr. Barnes**

**CARRIED**  
**RESOLUTION #22.11.23CEO**  
**5/0**

RESOLUTION

That Council agrees in principle to support the development of the tourism proposal submitted by Finnegan's Rest subject to the necessary licences and approvals being put in place.

**MOVED: Cr. Hughes**

**SECONDED: Cr. Barnes**



# Etheridge Shire Council

<b>General Meeting</b>	16 <sup>th</sup> November 2022
<b>Subject</b>	Proposed Commonwealth Postal Savings Bank
<b>Classification</b>	Open
<b>Author</b>	Ken Timms

## EXECUTIVE SUMMARY

Council received correspondence with an enclosed proposal and flyer of a proposed "The Commonwealth Postal Savings Bank Act 2021" which is to be tabled by Bob Katter in Federal Parliament. The Act would be a permanent solution to secure long term viability of Licence Post Offices and provide Banking Services to remote communities. The correspondence requested that Council pass a resolution in support of the new proposed establishment and forward the Letter of Support to Federal Representatives, Queensland State Representatives and to all Queensland Senators of all parties.

## RECOMMENDATION

That Council provide a Letter of Support for the proposed Commonwealth Postal Savings Bank Act 2021 to the appropriate parties.

## BACKGROUND

The proposal of a Commonwealth Postal Savings Bank would provide all financial products and banking services including short and long-term loans and including long-term financing of infrastructure projects to support business, economic growth and increased productivity, especially in Regional Australia. The Post Offices would no longer simply be agents facilitating deposits and withdrawals for the big four banks.

This is also highlighted by the recent closure of the Bendigo Bank Agency in Georgetown. Although the local Post Office somewhat is trying to fulfil this service, it is limited. For example, during times of events and fund raisers, there comes a time of limited cash being in circulation. Supporting this cause may alleviate this issue.

Overall the lack of banking services is a burden on this Council and the communities within.

This is an opportune time to consider other opportunities that Council may feel relevant to address this situation.

- Other Banks - Branch
- Other possible Bank In-store Agencies
- Etc.

## LINK TO CORPORATE PLAN

Corporate Aim No. 3: Support community development to expand and meet the growing needs of the region through infrastructure, income diversification and advocacy.

## BUDGET & RESOURCE CONSIDERATIONS

Nil

## LEGAL CONSIDERATIONS

Nil

## POLICY IMPLICATIONS

Nil

## RISK ASSESSMENT

CONSEQUENCE					
LIKELIHOOD*	Insignificant 1	Minor 2	Moderate 3	Major 4	Catastrophic 5
A (Almost certain)	H	H	E	E	E
B (Likely)	M	H	H	E	E
C (Possible)	L	M	H	E	E
D (Unlikely)	L	L	M	H	E
E (Rare)	L	L	M	H	H

Nil at this time

---

**Report Prepared By:**

Ken Timms

Date: 31<sup>st</sup> October 2022

---

**Report Authorised By:**

Ken Timms, Chief Executive Officer

Date: 10<sup>th</sup> November 2022

---

ATTACHMENTS: Correspondence and Flyer of Proposal for a New Bank



# Agenda

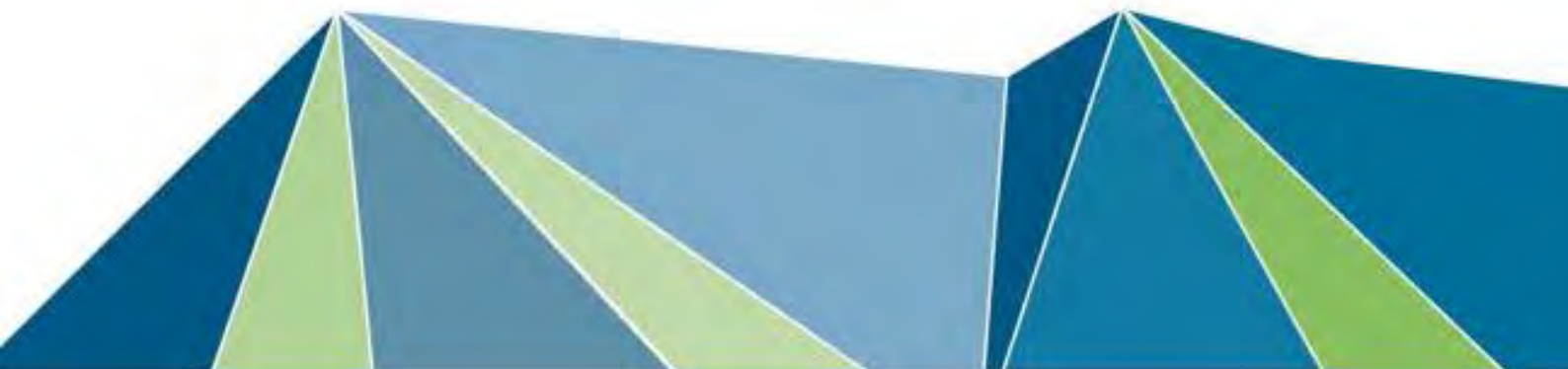
## ***Ordinary Meeting*** **24 November 2022**

An Ordinary Meeting of Ballina Shire Council will be held in the Ballina Shire Council Chambers, 40 Cherry Street Ballina on **24 November 2022 commencing at 9.00am.**

1. Australian National Anthem
2. Acknowledgement of Country
3. Apologies
4. Confirmation of Minutes
5. Declarations of Interest and Reportable Political Donations
6. Deputations
7. Mayoral Minutes
8. Planning and Environmental Health Division Reports
9. Corporate and Community Division Reports
10. Civil Services Division Reports
11. Notices of Motion
12. Advisory Committee Minutes
13. Reports from Councillors on Attendance on Council's behalf
14. Confidential Session

Paul Hickey  
**General Manager**

**A morning tea break is taken at 10.30am and a lunch break taken at 1.00pm.**



## **7.2 Mayoral Minute - Support for Public Post Office Bank**

---

### **7.2 Mayoral Minute - Support for Public Post Office Bank**

**Councillor**

Sharon Cadwallader

---

I move

That Council calls on the Commonwealth Parliament to pass the Commonwealth Postal Savings Bank Bill to establish a post office people's bank, fully guaranteed by the Commonwealth, as a dedicated postal savings bank, operating exclusively through Australia Post's corporate and licensed post offices, which will ensure basic banking services—including deposit-taking, business and personal lending, and access to cash— are available to all Australians, and will contribute to Australia's national economic development.

#### **Mayoral Comments**

Bank branch and ATM closures are leaving many communities without access to financial services, especially in regional Australia.

Since 1975 the number of bank branches in regional Australia has fallen by more than 60 per cent, and there are more than 1,500 communities across Australia with no bank branches at all.

A large proportion of the population, including the elderly, disabled, small businesses and local schools and charities, will always have a need for face-to-face financial services despite advances in technology.

For hundreds of communities, their only access to cash and financial services is through Bank@Post at their community Post Office.

Bank@Post is an essential service to all communities, but is vulnerable to commercial decision-making by the banks, which can choose to withdraw their participation.

#### **RECOMMENDATION**

That Council calls on the Commonwealth Parliament to pass the Commonwealth Postal Savings Bank Bill to establish a post office people's bank, fully guaranteed by the Commonwealth, as a dedicated postal savings bank, operating exclusively through Australia Post's corporate and licensed post offices, which will ensure basic banking services—including deposit-taking, business and personal lending, and access to cash— are available to all Australians, and will contribute to Australia's national economic development.

#### **Attachment(s)**

Nil

**MINUTES OF THE ORDINARY MEETING OF BALLINA SHIRE COUNCIL  
HELD IN THE BALLINA SHIRE COUNCIL CHAMBERS  
40 CHERRY STREET BALLINA,  
ON 24/11/22 AT 9.00AM**

---

**7.2 Mayoral Minute - Support for Public Post Office Bank**

A **Motion** was moved by Cr Eoin Johnston

That Council calls on the Commonwealth Parliament to pass the Commonwealth Postal Savings Bank Bill to establish a post office people's bank, fully guaranteed by the Commonwealth, as a dedicated postal savings bank, operating exclusively through Australia Post's corporate and licensed post offices, which will ensure basic banking services—including deposit-taking, business and personal lending, and access to cash—are available to all Australians, and will contribute to Australia's national economic development.

The **Motion LAPSED.**

**241122/4        RESOLVED**

(Cr Stephen McCarthy/Cr Simon Chate)

That Council writes to the relevant Federal Minister expressing our concern about ongoing regional bank closures and request the Government to consider policies and programs such as Post Office people's bank or other options that will enable regional and rural communities suitable access to meet their banking needs.

FOR VOTE - Cr Kiri Dicker, Cr Simon Chate, Cr Eoin Johnston, Cr Stephen McCarthy, Cr Nigel Buchanan and Cr Eva Ramsey  
AGAINST VOTE - Cr Phillip Meehan and Cr Rodney Bruem  
ABSENT. DID NOT VOTE - Cr Sharon Cadwallader and Cr Jeff Johnson

**8.     **Planning and Environmental Health Division Reports****

**8.3     Planning Proposal Request - Ballina Heights Commercial Centre**

**241122/5        RESOLVED**

(Cr Kiri Dicker/Cr Rodney Bruem)

1.     That Council endorses the finalisation of the Voluntary Planning Agreement on the basis of Attachment 3 to this report, and subject to final legal advice for the purposes of proceeding to Gateway determination and public exhibition of the planning proposal.
  
2.     That subject to Vixsun agreeing to the Voluntary Planning Agreement, the Planning Proposal, provided as Attachment 2 to this report, to amend the Ballina Local Environmental Plan 2012, be referred to the Department of Planning and Environment for Gateway Determination.



## **8 DEPUTATIONS**

Mrs Jane Ah Kit had a deputation in respect to correspondence forwarded to Council for consideration.

## **9 ACTION SCHEDULE**

### **9.1 ACTION ITEMS AS AT WEDNESDAY 21 SEPTEMBER 2022**

#### **RESOLUTION 2022/242**

Moved: Mayor Kyle Yanner

Seconded: Deputy Mayor David Barnes

That the Action Schedule be tabled at the next council meeting.

**CARRIED 5/0**

## **RECEPTION & CONSIDERATION OF OFFICERS REPORTS**

## **10 MAYOR AND COUNCILLORS VERBAL REPORTS**

### **10.1 DEPUTY MAYOR – DISCUSSIOIN ABOUT PUBLIC POST OFFICE BANK**

#### **RESOLUTION 2022/243**

Moved: Cr Roxanne Thomas

Seconded: Cr Robert Thompson

That due to the lack of face-to-face banking services on Morrington Island, that Council support the establishment of a government post office bank to guarantee face-to-face banking services.

**CARRIED 5/0**

### **10.2 STEPHENIE ALEXANDER KITCHEN GARDEN PROGRAM**

#### **RESOLUTION 2022/244**

Moved: Cr Dwayne Rogers

Seconded: Cr Robert Thompson

That Council receive and note the Report

**CARRIED 5/0**

---

---

# Council Meeting Agenda

---

---

19 December 2022 at 5.00pm



Twilight Christmas Carnival at Murrurundi

**General Manager's Unit**

**NOTICES OF MOTION**

**NM.12.1**                                 ***SUPPORT THE COMMONWEALTH POSTAL SAVING BANK  
BILL***

**RESPONSIBLE OFFICER:** Greg McDonald - General Manager

**AUTHOR:** Robyn Cox - Executive Assistant

The following notice of motion was received from Cr James Burns:

**MOTION**

That Council:

1. note that:
  - a. bank branch and ATM closures are leaving many communities without access to financial services, especially in regional Australia.
  - b. since 1975 the number of bank branches in regional Australia has fallen by more than 60 per cent, and there are more than 1,500 communities across Australia with no bank branches at all.
  - c. a large proportion of the population, including the elderly, disabled, small businesses and local schools and charities will always have a need for face-to-face financial services despite advances in technology.
  - d. for hundreds of communities, their only access to cash and financial services is through Bank@Post at their community Post Office.
  - e. Bank@Post is an essential service to all communities but is vulnerable to commercial decision-making by the banks, which can choose to withdraw their participation.
2. call on the Commonwealth Parliament to pass the Commonwealth Postal Savings Bank Bill to establish a post office people's bank, fully guaranteed by the Commonwealth, as a dedicated postal savings bank, operating exclusively through Australia Post's corporate and licensed post offices, which will ensure basic banking services—including deposit-taking, business and personal lending, and access to cash—are available to all Australians, and will contribute to Australia's national economic development.
3. write and make representations to the Hon Mr Barnaby Joyce MP Member for New England and call upon him to support the bill in the Federal Parliament called the Commonwealth Postal Savings Bank Bill when introduced by Mr Bob Katter MP.

**Rationale:**

As Councillors would be aware Aberdeen and Murrurundi have no face-to-face banking facilities and Merriwa is down to one bank in the Regional Australia Bank. This has disadvantaged many people and businesses and charity groups in our Shire. While Scone has four Banks all but one run very obscure and inconvenient hours and business. Life and all other things do not always fit into the timeslots allotted for these branches. To be clear, this is not a motion about the staff of those outlets, it is a motion about the safeguarding of the regions to be able to bank and receive trusted advice from a friendly face.

---

G.12.6

***SCHOOL ACHIEVEMENT AND CREATIVE ARTS EXCELLENCE AWARDS***

**RESPONSIBLE OFFICER:** Wayne Phelps - Acting Director Corporate & Community Services

**AUTHOR:** Amanda Catzikiris - Community Services Officer

**DISCLOSURE OF INTEREST**

Cr Allison McPhee declared a non-significant conflict for the reason that she is a staff member at a school of some nominees. Cr McPhee left the meeting and took no part in discussion or voting.

**RESOLVED**

**That Council present the Upper Hunter Shire School Achievement and Creative Arts Excellence Awards on Australia Day to up to eight nominees, as determined by the four Shire High Schools, that meet the selection criteria in the guidelines.**

Moved: Cr J Burns

Seconded: Cr L Watts

CARRIED UNANIMOUSLY

Cr McPhee returned to the meeting.

**NOTICES OF MOTION**

---

NM.12.1

***SUPPORT THE COMMONWEALTH POSTAL SAVING BANK BILL***

**RESPONSIBLE OFFICER:** Greg McDonald - General Manager

**AUTHOR:** Robyn Cox - Executive Assistant

**RESOLVED**

**That Council:**

1. note that:
  - a. bank branch and ATM closures are leaving many communities without access to financial services, especially in regional Australia.
  - b. since 1975 the number of bank branches in regional Australia has fallen by more than 60 per cent, and there are more than 1,500 communities across Australia with no bank branches at all.
  - c. a large proportion of the population, including the elderly, disabled, small businesses and local schools and charities will always have a need for face-to-face financial services despite advances in technology.
  - d. for hundreds of communities, their only access to cash and financial services is through Bank@Post at their community Post Office.
  - e. Bank@Post is an essential service to all communities but is vulnerable to commercial decision-making by the banks, which can choose to withdraw their participation.
2. call on the Commonwealth Parliament to pass the Commonwealth Postal Savings Bank Bill to establish a post office people's bank, fully guaranteed by the Commonwealth, as a dedicated postal savings bank, operating exclusively through Australia Post's corporate and licensed post offices, which will ensure basic banking services—including deposit-taking, business and personal lending, and access to cash—are available to all Australians, and will contribute to Australia's national economic development.
3. write and make representations to the Hon Mr Barnaby Joyce MP Member for New England and call upon him to support the bill in the Federal Parliament called the Commonwealth Postal Savings Bank Bill when introduced by Mr Bob Katter MP.

Moved: Cr J Burns

Seconded: Cr R Campbell

CARRIED UNANIMOUSLY

# COUNCIL MEETING MINUTES





### **10.2.3 Mr Williams – Motion regarding Public Australia Post Office Bank**

**Moved by Mr Williams**

**Seconded by Mr Shoobridge**

**I move that the Derwent Valley Council write to the Federal Government supporting the creation of a new Public Australia Post Office Bank.**

Hundreds of Australian towns due to branch closures by the big four banks do not have proper banking facilities. Creation of a new Public Australia Post Office Bank would provide full banking services and extra employment in country towns through Australia.

**The motion was put and was CARRIED.**

<b>19 member(s) of the public</b>	<b>For</b>
<b>0 member(s) of the public</b>	<b>Against</b>
<b>1 member(s) of the public</b>	<b>Abstained</b>

### **MANAGEMENT COMMENT**

Council management has nothing further to add.

### **RECOMMENDATION**

**That the Council:**

**A. Notes the following resolution passed at the Annual General Meeting (AGM):**

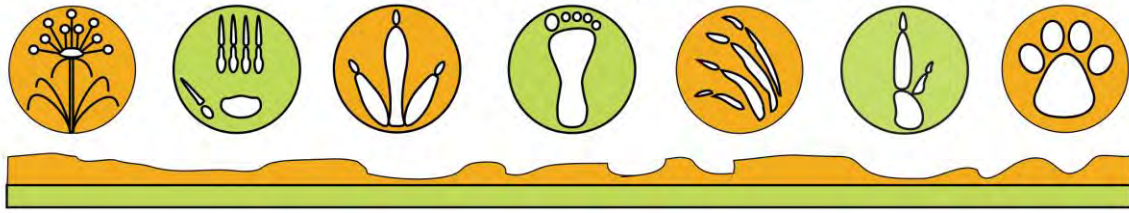
**Moved by Mr Williams**

**Seconded by Mr Shoobridge**

**That the Derwent Valley Council write to the Federal Government supporting the creation of a new Public Australia Post Office Bank.**

**B. Resolves to write to the Federal Government supporting the creation of a new Public Australia Post Office Bank**

# BARKLY REGIONAL COUNCIL



## MINUTES ORDINARY COUNCIL MEETING

The meeting of the Ordinary Council Meeting of the Barkly Regional Council was held in Council Chambers, 41 Peko Road, Tennant Creek on Thursday, 23 February 2023 at 8:30am.

**Emma Bradbury**  
Chief Executive Officer

### OUR VISION

**We strive to be responsive, progressive, sustainable council which respects, listens and empowers the people to be strong.**

### The Way We Will Work

**We will make it happen!**

**We will be engaged and have regular opportunities to listen.**

**We will have strong policy and budgets to ensure our programs and services are progressive and sustainable.**

**Respect is shown in everything we do and we have acceptance of all cultures in the Barkly Region and their practices through a culturally competent Council.**

**We are a responsible Council.**

**We will be a responsive Council.**

**We want to empower local decision making.**

**We want to ensure that our services are sustainable and that our region has a standard consistent level of services.**

**We want to be able to sustain our environment – our communities, our physical places, our people and our organisational culture.**

**We will aggressively pursue additional funding from both levels of government to improve the standard of living of people across the region.**

**We need to be realistic, transparent and accountable.**

## 10. COMMUNITY DEVELOPMENT DIRECTORATE

### 10.1 COMMUNITY DEVELOPMENT DIRECTORATE REPORT: DECEMBER 2022 - JANUARY 2023

#### MOTION

That Council receive and note the Community Development Directorate Report for the period December 2022 – January 2023.

#### RESOLVED

Moved: Deputy Mayor Russell O'Donnell

Seconded: Councillor Pamela Corbett

CARRIED UNAN.

*Resolved OC 20/23*

#### Actions:

- Request for Gym income and expenditure report
- Request for audit of Sport and Rec program delivery in communities
- Request for audit of programs and service delivery in communities – what have we received grants for and what is being delivered?

## 11. LOCAL AUTHORITY REPORTS

*Nil*

**Action:** Request a report that outlines LA spending guidelines (what is and isn't permitted) for March meeting. Cr O'Donnell noted that the spending of LA funding should be a matter for the relevant LA, within the limits of the legislation.

## 12. COMMITTEE REPORTS

*Nil*

## 13. NOTICES OF MOTION

### 13.1 COMMONWEALTH POSTAL SAVING BANK

#### MOTION

1. **That Council** notes that:
  - a) Bank branch and ATM closures are leaving many communities without access to financial services, especially in regional Australia;
  - b) Since 1975 the number of bank branches in regional Australia has fallen by more than 60 per cent, and there are more than 1,500 communities across Australia with no bank branches at all;
  - c) A large proportion of the population, including the elderly, disabled, small businesses, and local schools and charities, will always have a need for face-to-face financial services, despite advances in technology;
  - d) For hundreds of communities, their only access to cash and financial services is through Bank@Post at their local post office;
  - e) Bank@Post is an essential service to all communities, but is vulnerable to commercial decision-making by the banks, which can choose to withdraw their participation, and charge excessive fees on transactions;
  - f) With four major banks controlling 80 per cent of the financial system, Australian consumers suffer from lack of real banking competition.

2. **That Council** calls on the Commonwealth Parliament to pass the Commonwealth Postal Savings Bank Bill to establish a post office people's bank, fully guaranteed by the Commonwealth, as a dedicated postal saving bank, operating exclusively through Australia Post's corporate and licensed post offices, which will ensure basic banking services – including deposit taking, business and personal lending, and access to cash- are available to all Australians, and will contribute to Australia's national economic development.
3. **That Council** will write to the Local, State and Federal Members of Parliament, to inform them of Councils desire to support the passage of the Commonwealth Postal Savings Bank Bill through Parliament.
4. **That Council** notes that a community consultation engagement strategy is to be developed and submitted within 10 days of the endorsement of the Notice of Motion by Council 23 February 2023.

**RESOLVED**

**Moved: Councillor Greg Marlow**

**Seconded: Councillor Anita Bailey**

**CARRIED UNAN.**

*Resolved OC 21/23*

**14. RESCISSION MOTIONS**

*Nil*

**15. OPERATIONS**

**15.1 DIRECTOR OF OPERATIONS REPORT**

**MOTION**

**That Council Receive and note Director of Operations Report for the months of January and February 2023.**

**RESOLVED**

**Moved: Councillor Dianne Stokes**

**Seconded: Councillor Pamela Corbett**

**CARRIED UNAN.**

*Resolved OC 22/23*

Cr. Bailey noted that there are currently no Municipal Officers in Ampilatwatja. Council staff acknowledged that the reduced services are due to access issues with the wet weather and staff absences. Council is working with its partners and, as soon as access is possible, extra staff will be deployed from Tennant Creek.

## NOTICE OF MOTION

---

<b>ITEM NUMBER</b>	13.1
<b>TITLE</b>	Commonwealth Postal Saving Bank
<b>REFERENCE</b>	379403
<b>AUTHOR</b>	Damien Burton, Director of Corporate Services

### RECOMMENDATION

1. That Council notes that:
  - Bank branch and ATM closures are leaving many communities without access to financial services, especially in regional Australia;
  - Since 1975 the number of bank branches in regional Australia has fallen by more than 60 per cent, and there are more than 1,500 communities across Australia with no bank branches at all;
  - A large proportion of the population, including the elderly, disabled, small businesses, and local schools and charities, will always have a need for face-to-face financial services, despite advances in technology;
  - For hundreds of communities, their only access to cash and financial services is through Bank@Post at their local post office;
  - Bank@Post is an essential service to all communities, but is vulnerable to commercial decision-making by the banks, which can choose to withdraw their participation, and charge excessive fees on transactions;
  - With four major banks controlling 80 per cent of the financial system, Australian consumers suffer from lack of real banking competition.
2. That Council calls on the Commonwealth Parliament to pass the Commonwealth Postal Savings Bank Bill to establish a post office people's bank, fully guaranteed by the Commonwealth, as a dedicated postal saving bank, operating exclusively through Australia Post's corporate and licensed post offices, which will ensure basic banking services – including deposit taking, business and personal lending, and access to cash- are available to all Australians, and will contribute to Australia's national economic development.
3. That Council will write to the Local, State and Federal Members of Parliament, to inform them of Councils desire to support the passage of the Commonwealth Postal Savings Bank Bill through Parliament.
4. That a community consultation engagement strategy to be developed and submitted within 10 days of the endorsement of the Notice of Motion by Council 23 February 2023.

### SUMMARY:

With the recent closure of the Westpac branch in Tennant Creek, our community has joined the ranks of the growing regional communities within Australia, without sufficient banking facilities to meet the communities daily and business needs.

Accessing banking services has become much harder for people in regional Australia over the past five years, leaving many customers practically cut off from the institutions that hold their money.

For senior citizens, people with disabilities and particularly disadvantaged people, the banking industry's cost-cutting measures have turned financial management into an onerous undertaking.

Establishing a Post Office - People's Bank, guaranteed by the Commonwealth Government would, at a minimum, enable the general community accessibility to basic banking functionality requirements within our region.

## BACKGROUND

Since 2021 local government councils across Australia have commenced lobbying Local, State and Federal Members of Parliament for the establishment of a Commonwealth Postal Saving Bank to our support rural Australian towns. As at 6 December 2022 such councils as Narrabri Shire Council NSW, Banana Shire Council QLD, Shire of Yigarn WA, Cobar Shire Council NSW, Strathfield City Council, Sydney NSW, Shire of Flinders QLD, City of Wagga Wagga NSW, District Council of Cooper Pedy SA, LaTrobe City Council Vic, Livingstone Shire Council QLD, Shire of Dowerin WA, Ballina Shire Council NSW has all passed motion supporting the CPSB.

The following information has been researched from multiple media sites and supports the need for a Commonwealth Postal Saving Bank in Tennant Creek to address the insufficient banking services within town and the Barkly region;

Data from the Australian Prudential Regulation Authority shows banks, building societies and credit unions cut the number of branches across Australia from 5816 in June 2017 to 4491 in June 2021 – almost 23 per cent of branches<sup>2</sup> and a massive 64% of all Australian branches since 1975.<sup>3</sup> There were 447 branch closures just in the 12 months to June 2021, but the major banks have continued to shut down branches since then<sup>2</sup>, with the addition of a 34% reduction of ATM machine availability.<sup>1</sup>

Regional community bank customers are being forced to drive long distances to do what they used to be able to do in their local area – often because their internet connections aren't strong or stable enough to support online banking or do not have access availability to complete online banking.

These closures mean people have to withdraw funds from their banks in supermarkets and other retailers, which put low limits on how much money they can take out. They may also have to pay as much as a \$3 fee just to check their balance or withdraw cash from a local ATM that's not affiliated with their bank.<sup>2</sup>

Despite recent advances in technology with online banking, many sectors of the population are still in great need of physical banking services including Indigenous people, elderly persons, disabled persons, the small business sector, local schools and charitable organizations.

Bank branch closures have been further exacerbated by the removal of ATM machines from these regional communities, forcing many to travel to other towns to access cash and/or banking services.

Small business that cannot physically bank their cash are forced to keep it on their premises creating serious security risks, likewise our general public in many cases are keeping cash at their premises which exacerbates their personal risk exposure.

Many regional communities and local government council's around Australia are calling on the Commonwealth Government to establish a Post Office People's Bank, guaranteed by the Commonwealth, which will ensure that basic banking services are available for all Australians.

Although banking through Australia Post is often touted as the best replacement of bank branches, a spokesperson for Australia Post said the local post office doesn't offer the business services needed for large amounts of cash, and internet banking isn't a realistic alternative.

Other shire councils and community groups across Australia, such as Tom Price in Western Australia's Pilbara region are exploring options of opening a community bank to fill the gap caused by the closure of the towns Westpac Bank.

Tennant Creek and the Barkly Region will need to continue to explore further options to support our communities and business sectors. Now, more than ever, people moving to regional Australia towns, bank closures are robbing our communities of the ability maintain their current population, but also inhibiting our communities ability grow a sustainable future for our regions.

A cost effective proposal, is to establish a Postal Bank is using the existing infrastructure of post offices.

Australia Post has the biggest retail footprint of any business in Australia, and is required and mandated by law to maintain services to all Australians.

Post offices already have limited banking infrastructure via the provision of the Bank@Post service. Bank@Post is a commercial agreement between Australia Post and the 4 major banks, and according to data within the information provided from our colleagues in local government councils across Australia, the agreement has the option to withdraw the banking services from Australia Post at any point within the term of the agreement.

From a socioeconomic prospective, the banking industry has clearly defined the line between profits and consumer, with the service offering to their customers at a minimum. This is no longer acceptable position for communities across Australia and here in Tennant Creek and the greater Barkly Region.

It is logical to lobby the Commonwealth Government to establish a public bank utilising the existing Australia Post infrastructure. This would restore the desperately needed face-to-face customer service banking requirements to meet the needs of demographics of our communities.

### **ORGANISATIONAL RISK ASSESSMENT**

The associated risk of submitting written support to the Local, State and Federal Members of Parliament supporting the passage of the Commonwealth Postal Savings Bank Bill through Parliament is inconsequential.

The associated risk of poor community public consultation is medium to high, with potential dissatisfy media from constituents and local Barkly MLA.

### **BUDGET IMPLICATION**

The associated costs for the public consultation strategy, implementation and final draft conclusions, is estimated at less than \$3,000.00.

### **ISSUE/OPTIONS/CONSEQUENCES**

Nil

### **CONSULTATION & TIMING**

It is important for the Barkly Regional Council to engage in public consultant prior to submitting written support to the Local, State and Federal Members of Parliament supporting the passage of the Commonwealth Postal Savings Bank Bill through Parliament.

Consultation with the wider community provides the opportunities for the diversity of our constituents to be heard, and allowing the Council to gain a sound understanding of the communities position with regards to rural banking requirements and the proposed written

submission to the Local, State and Federal Members of Parliament, supporting the passage of the Commonwealth Postal Savings Bank Bill through Parliament.

**ATTACHMENTS:**

- 1 Commonwealth Postal Savings Bank



---

## Minutes of the Council Meeting 19 April 2023

---

### PRESENT

#### Councillors

Lisa Lake (Mayor)	Councillor
Suman Saha (Deputy Mayor)	Councillor
Steve Christou	Councillor
Diane Colman	Councillor
Greg Cummings	Councillor
Glenn Elmore	Councillor
Sabrin Farooqui	Councillor
Paul Garrard	Councillor
Ola Hamed	Councillor
Kun Huang	Councillor
Helen Hughes	Councillor
Mohamad Hussein	Councillor (arrived 6:43pm)
Joseph Rahme	Councillor (arrived 6:39pm)
Eddy Sarkis	Councillor (Via Audio-Visual Link – Joined 6:43pm)
Michael Zaiter	Councillor

#### Officers

Peter Fitzgerald	General Manager
Melissa Attia	Director Corporate Performance (Deputy General Manager)
Nicole Byrn	Director Community & Culture
Charlie Ayoub	Director Governance & Risk
Daniel Anderson	Acting Director Environment & Planning
Warrick Hay	Acting Director City Services
Carol Karaki	Manager Governance
Lyndall Thompson	Senior Governance & Civic Events Officer

The Mayor, Councillor Lake declared the meeting open at 6:30pm.

The Mayor, Councillor Lake advised that since the last Council meeting, the Merrylands community has suffered two shocking incidents, being the alleged murder of Erin Gilbert at her home on Easter Sunday and the death of Nour Marbany, a father of six young children in a motor vehicle accident last Saturday night. The Mayor, on behalf of Council acknowledged the deep sorrow that sudden and tragic loss of life brings to families and friends, and offered all those affected Council's deepest condolences.

#### Opening Prayer

The opening prayer was read by Sarah Al-Zoubi from the Auburn Islamic Community Centre.

---

**C04/23-287 Investment Report - March 2023**

***Resolved by Exception***

That Council receive the March 2023 Investment Report.

---

**C04/23-288 Draft Operational Plan, Budget and Fees and Charges  
2023-24**

This report was withdrawn by the General Manager.

---

**Min. 412 C04/23-290 Property Committee - Minutes of Meeting held 04 April  
2023**

**Motion (Rahme/Hamed)**

That the minutes of the Extraordinary Property Committee Meeting held on 4 April 2023 be received and the recommendations contained therein, adopted.

The Motion on being Put was declared **CARRIED**.

Councillor(s) For the Motion: Christou, Colman, Cummings, Elmore, Farooqui, Garrard, Hamed, Huang, Hughes, Hussein, Lake, Rahme, Saha, Sarkis and Zaiter.

Councillor(s) Against the Motion: Nil.

---

**Min. 413 C04/23-292 Notice of Motion - Australia Post Banking Services**

**Motion (Zaiter/Rahme)**

That Council:

1. Notes that:
  - a) Bank branch and ATM closures are leaving many communities without access to financial services;
  - b) A large proportion of the population, including the elderly, disabled, small businesses, local schools and charities, will always have a need for face-to-face financial services, despite advances in technology;
  - c) For hundreds of communities, their only access to cash and financial services is through Bank@Post at their local community post office;
  - d) Bank@Post is an essential service to all communities, but is vulnerable to commercial decision-making by the banks, which can choose to withdraw their participation, and charge excessive fees on transactions; and

- e) With four major banks controlling 80 per cent of the financial system, Australian consumers suffer from a lack of real banking competition.
2. Calls on the Federal Government to support or introduce legislation that will establish a financial institution, fully guaranteed by the Federal Government, operating exclusively through Australia Post's corporate and licensed post offices, which will ensure basic banking services such as deposit-taking, business and personal lending, and access to cash.
  3. Write to the federal Treasurer the Honourable Dr Jim Chalmers, the federal Minister of Finance the Honourable Senator Katy Gallagher and the State and Federal Members of Parliament that represent the Cumberland local government area to seek their support and representation in respect to the above.

## ADJOURNMENT

**8:45pm** The Mayor, Councillor Lake adjourned the meeting for 15 minutes in accordance with Clause 15.13 of the *Code of Meeting Practice*.

**9:00pm** The Mayor Councillor Lake sought a Motion from Council to resume the meeting.

### Motion (Rahme/Cummings)

That Council resume the meeting.

The Motion on being Put was declared **CARRIED**.

Councillor(s) For the Motion: Christou, Colman, Cummings, Elmore, Farooqui, Garrard, Hamed, Huang, Hughes, Hussein, Lake, Rahme, Saha and Zaiter.

Councillor(s) Against the Motion: Sarkis.

Debate then resumed on the substantive Motion.

The Motion on being Put was declared **CARRIED**.

Councillor(s) For the Motion: Christou, Cummings, Elmore, Farooqui, Garrard, Huang, Hughes, Hussein, Lake, Rahme, Saha, Sarkis and Zaiter.

Councillor(s) Against the Motion: Colman and Hamed.

Councillor Hussein left the meeting at 8:22pm and returned at 8:24pm during the consideration of this item.

Councillor Christou left the meeting at 8:22pm and returned at 8:24pm during the consideration of this item.

Councillor Saha left the meeting at 8:24pm and returned at 8:27pm during the consideration of this item.



**Date:** Thursday, 17 August 2023  
**Time:** 4:00pm  
**Location:** 105 Loftus Street  
TEMORA NSW 2666

# **MINUTES**

## **Ordinary Council Meeting**

**17 August 2023**

**18 NOTICE OF MOTION****18.1 NOTICE OF MOTION - PUBLIC POST OFFICE BANK IN AUSTRALIA****File Number:** REP23/1008**Attachments:** 1. **NOM - Public Post Office Bank in Australia** [↓](#) 

I, Councillor Anthony Irvine, give notice that at the next Ordinary Meeting of Council be held on 17 August 2023, I intend to move the following motion:-

**RESOLUTION 141/2023**

Moved: Cr Anthony Irvine

Seconded: Cr Lindy Reinhold

That Council write a letter of support for the campaign for a for a public post office bank in Australia to the Federal Member for Riverina and the Australian Citizens Party.

**CARRIED**

Notice of Motion:

That Council consider supporting, by way of a motion to be determined, the campaign for a public post office bank in Australia.

Further information on the proposal was emailed to all Councillors 3<sup>rd</sup> October 2022. The email contains various examples of motions passed by other Councils. The basic concept is detailed below:

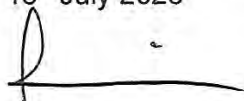
The Australian Citizens Party is part of a nationwide campaign to establish a new government bank, like the original Commonwealth Bank, to operate in post offices, which would guarantee face-to-face financial services for all communities, and force the Big Four banks to compete on both cost and service.

The post office bank would also:

- ⑩ Guarantee deposits, because it is a government bank;
- ⑩ Maintain cash payments and processing, which the private banks are trying to do away with;
- ⑩ Increase lending to individuals and small businesses in regional communities;
- ⑩ Invest in more infrastructure, including through local government.

This policy is different to the existing banking service in post offices, Bank@Post, because it is a dedicated postal bank that will increase competition, whereas Bank@Post is just an agency service for the existing banks which can withdraw any time. It is also different to community banks, which do an admirable job, but, again, they don't increase competition.

Cr. Anthony Irvine  
13<sup>th</sup> July 2023





# **AGENDA**

## **Ordinary Council Meeting**

**Tuesday, 17 October 2023**

**I hereby give notice that an Ordinary Council Meeting will be held on:**

**Date: Tuesday, 17 October 2023**

**Time: 10:00 AM**

**Location: Council Chambers, Estates Building Cressy Street  
Deniliquin**

**Philip Stone  
Chief Executive Officer**

**13. NOTICES OF MOTIONS****13.1. NOTICE OF MOTION - LETTER OF SUPPORT FOR A PUBLIC POST OFFICE BANK IN AUSTRALIA**

**Author: Cr Shirlee Burge**

**Authoriser: Chief Executive Officer**

**RECOMMENDATION****NOTICE OF MOTION**

I, Cr Shirlee Burge, hereby give notice of the following motion to be resolved by Edward River Council:

**MOTION:**

That Council write a letter of support for the campaign for a public post office bank in Australia to the Federal Member for Farrer and the Australian Citizens Party

**BACKGROUND**

I have received information from the Australian Citizens Party regarding a campaign for a public post office bank in Australia.

The basic concept is detailed below:

The Australian Citizens Party is part of a nationwide campaign to establish a new government bank, like the original Commonwealth Bank, to operate in post offices, which would guarantee face-to-face financial services for all communities, and force the Big Four banks to compete on both cost and service.

The post office bank would also:

- Guarantee deposits, because it is a government bank.
- Maintain cash payments and processing, which the private banks are trying to do away with.
- Increase lending to individuals and small businesses in regional communities.
- Invest in more infrastructure, including through local government.

This policy is different to the existing banking service in post offices, Bank@Post, because it is a dedicated postal bank that will increase competition, whereas Bank@Post is an agency service for the existing banks which can be withdrawn at any time.

Dated this eighth day of September 2023

Signed by Cr Shirlee Burge

**STRATEGIC IMPLICATIONS**

Nil

**FINANCIAL IMPLICATIONS**

Nil

**LEGISLATIVE IMPLICATIONS**

Nil





# **MINUTES**

## **Ordinary Council Meeting**

**Tuesday, 17 October 2023**

**I hereby give notice that an Ordinary Council Meeting will be held on:**

**Date: Tuesday, 17 October 2023**

**Time: 10:00 AM**

**Location: Council Chambers, Estates Building Cressy Street  
Deniliquin**

**Philip Stone  
Chief Executive Officer**

**13. NOTICES OF MOTIONS****13.1. NOTICE OF MOTION - LETTER OF SUPPORT FOR A PUBLIC POST OFFICE BANK IN AUSTRALIA**

Moved: Cr Shirlee Burge

Seconded: Cr Marc Petersen

**RESOLUTION 2023/1710/13.1****NOTICE OF MOTION**

I, Cr Shirlee Burge, hereby give notice of the following motion to be resolved by Edward River Council:

MOTION:

That Council write a letter of support for the campaign for a public post office bank in Australia to the Federal Member for Farrer and the Australian Citizens Party. This is necessary as the major trading banks are moving to electronic banking and the commitment to traditional banking facilities is necessary to support the elderly in our regional community as this transgresses.

**CARRIED**

**14. QUESTIONS WITH NOTICE****14.1. QUESTION WITH NOTICE - DEPUTY MAYOR CR PAUL FELLOWS**

Will Edward River Council consider leasing a portion of their etc.

To be taken to the next Councillor briefing. Council has a ground water licence, but it has severe restrictions around it's usage.

**14.2. QUESTION WITH NOTICE - CR PAT FOGARTY**

At its September 2023 Ordinary Meeting, Council received a report recommending the adoption of a revised *Code of Conduct and Procedure for the Administration of the Code of Conduct*.

During the discussion on this Agenda item, Cr Pat Fogarty asked for further information about the definition of "other business" in clause 5.23: "The Chief Executive Officer must not engage, for remuneration, in private employment, contract work or other business outside the service of Council without the prior approval of Council, made as a resolution of Council".

**RESPONSE FROM CHIEF EXECUTIVE OFFICER**

Council's revised Code of Conduct has been drafted based on the NSW Office of Local Government's (OLG's) updated Model Code of Conduct.

Council has sought guidance from the OLG regarding a definition for "other business" in clause 5.23 of the Code.

OLG has provided the following advice:

"The relevant provision of the Model Code of Conduct (clause 5.23) is based on section 353(1) of the *Local Government Act 1993*. Where section 353(1) requires the general manager to obtain the council's approval for secondary employment and contract work, clause 5.23 of the Model Code of Conduct extends the requirement for council approval to "other business" that is remunerated (ie business that does not arise from an employment or contractual relationship)."



Naracoorte Lucindale Council

*Better by Nature*

## **NOTICE OF MEETING**

Members are advised that a Meeting of Council will be held on Tuesday, 27 February 2024, commencing at 5.00pm in the Council Chamber, DeGaris Place, Naracoorte.

**AGENDA OF BUSINESS FOR DISCUSSION IS ATTACHED.**

If you are not able to attend the meeting, please advise Council on 8760 1100 or email [council@nlc.sa.gov.au](mailto:council@nlc.sa.gov.au)

A handwritten signature in black ink, appearing to read 'T. Smart', is positioned above the name of the Chief Executive Officer.

**TREVOR SMART  
CHIEF EXECUTIVE OFFICER**

20 February 2024

\*Notice is hereby given that this Council meeting will be lived streamed, recorded and published in accordance with Council's 'Live Streaming and Recording of Public Meetings Policy'.

Members of the public attending this meeting may be filmed. By remaining in the public gallery once the meeting commences, members of the public give their consent to being filmed, and for the recording of them to be made publicly available and used by Council.

The 'Live Streaming and Recording of Public Meetings Policy' may be inspected, without charge, at the Council's Naracoorte and Lucindale offices during office hours, or via Council's website [www.naracoortelucindale.sa.gov.au](http://www.naracoortelucindale.sa.gov.au)

**From:** [Cameron Grundy Personal](#)  
**To:** [Patrick Ross](#)  
**Cc:** [Trevor Smart](#)  
**Subject:** Motion with Notice for February 2024 meeting  
**Date:** Monday, 19 February 2024 11:29:17 AM

---

Good morning Gentlemen,

I refer to the correspondence received by email from Robert Barwick on 13th February 2024 regarding the Commonwealth Postal Savings Bank concept which is currently being considered in a Senate Enquiry.

I consider there are many worthwhile points raised in that correspondence which have the potential to affect all of our residents in the NLC area.

I note that 21 Council areas have endorsed the concept so far, according to the email.

To that end I request that the following Motion with Notice be included in the agenda for the next council meeting.

1. That Council calls on the Commonwealth Parliament to pass the Commonwealth Postal Savings Bank Bill to establish a post office peoples bank, fully guaranteed by the Commonwealth, as a dedicated postal savings bank, operating exclusively through Australia Post's corporate and licensed post offices, which will ensure basic banking services - including deposit- taking, business and personal lending, and access to cash - are available to all Australians, and will contribute to Australia's national economic development.

2. That Council write to Tony Passin, local Federal Member, Nick McBride, local State Member, the Australian Local Government Association, the South Australian Local Government Association and the Limestone Coast Local Government Association along with other people and or organisations deemed to be relevant, setting out and supporting point number 1 within.

End.

Should you have any questions please call me.

Regards

Cameron Grundy

**From:** [Cameron Grundy Personal](#)  
**To:** [Patrick Ross](#)  
**Cc:** [Trevor Smart](#)  
**Subject:** CPSB Banking Concept - Email 2 - Amendment  
**Date:** Monday, 19 February 2024 11:38:25 AM

---

Gents,

Further to Email 1 could we please include in point 2 of the Motion with Notice,

'and all South Australian Federal Senators'

after the words 'Limestone Coast Local Government Association'

Thank you in anticipation.

Regards

Cameron Grundy

# NARACOORTE LUCINDALE COUNCIL

MINUTES FOR COUNCIL MEETING HELD ON  
27 February 2024

**MOVED CR GRUNDY  
SECONDED CR RAYNER**

**That Council:**

- 1. calls on the Commonwealth Parliament to pass the Commonwealth Postal Savings Bank Bill to establish a post office peoples bank, fully guaranteed by the Commonwealth, as a dedicated postal savings bank, operating exclusively through Australia Post's corporate and licensed post offices, which will ensure basic banking services - including deposit- taking, business and personal lending, and access to cash – are available to all Australians, and will contribute to Australia's national economic development.**
- 2. writes to Tony Pasin, local Federal Member, Nick McBride, local State Member, the Australian Local Government Association, the South Australian Local Government Association, the Limestone Coast Local Government Association and all South Australian Federal Senators along with other people and or organisations deemed to be relevant, setting out and supporting point number 1.**

**CARRIED 193/24**

## **18. Questions without Notice**

## **19. Motions without Notice**

**MOVED CR CROSSLING  
SECONDED CR ROSS**

**That Council write a letter in support of the Senate Inquiry into bank closures in regional Australia.**

**CARRIED 194/24**

**Cr Turner left the meeting at 7.17pm.**